

Department of Political and economic Studies (Development studies)
Faculty of Social Sciences, University of Helsinki

**TRAJECTORIES OF THREE WOMEN'S
GROUPS IN URBANIZING SENEGAL**
**OBSERVING SOCIAL CAPITAL AND LIVELIHOODS
IN RUFISQUE**

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ACADEMIC DISSERTATION

To be presented for public examination
with the permission of the Faculty of Social Sciences in Hall 5,
Main Building of the University of Helsinki on Saturday,
December 15, 2012 at 10 a.m.

Helsinki 2012

Publications of the Department of Political and Economic Studies 2012:3
Development Studies

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Cover and layout: Hanna Sario

Photos: Anne Rosenlew

Photographs on the cover and inside the book are of the women's group 'And'
– together – from the Merina neighborhood in Rufisque. The group was not
part of the study accounted for in the book.

ISSN-L 2243-3635

ISSN 2243-3635 (Print)

ISSN 2243-3643 (Online)

ISBN 978-952-10-8432-4 (paperback)

ISBN 978-952-10-8433-1 (PDF)

Unigrafia Oy
Helsinki 2012

ABSTRACT

In West African Senegal, women traditionally rely on their own networks based on gendered groups that serve as facilitators of different aspects of everyday life. Urbanization of the country is associated with the emergence of various forms of women's groups in the expanding neighborhoods and the groups are instrumental in supporting their members' livelihoods in times of economic adversity. As a result of general material difficulties, a growing number of husbands and fathers can no longer assume their roles as breadwinners and there is a clear shift of responsibility onto the wives and mothers of the families. In this situation, the importance of the women's groups has grown significantly.

While traditional women's groups are informal and initiated spontaneously, the various microcredit institutions that target the financial needs of poor women in particular in developing countries impose formal structures on their clients. Loans are especially accorded to groups, while they are expected to be secured by social capital inherent in groups; working together for the repayment of loans is expected to increase social capital within the groups. The study at hand looks at the Senegalese women's groups through the concept of social capital and asks whether the groups can be considered as sources of social capital to their members, and in what ways the groups contribute to the support of their members' livelihoods. Here, social capital is seen as an individual asset and as a part of the available resources that form a personal livelihood. The availability of the assets depends on socially institutionalized structures and the role of the women's groups in individual livelihood trajectories within these structural limits forms the central issue for the study.

The empirical evidence for the study is based on mixed methods research done between 1993 and 2008 in the town of Rufisque. The core is qualitative and consists of a set of 30 semi-structured interviews done in 2001 with members from three distinct women's groups in Rufisque. This part of the research has its baseline in a quantitative mapping of all associational life in Rufisque done in 1993-94, which reveals the dominating presence of women's groups in the associational arena. A further qualitative follow up of the three groups the interviewed women belonged to was done in 2008. The time span of 15 years makes it possible to see how social change occurs in individual women's lives, as well as in their groups.

The ethnographic analysis of three different women's groups from neighborhoods with different stratification patterns supports the theory that social capital thrives in horizontal social structures rather than in vertical, hierarchical ones. Furthermore, the results of the present study strengthen the assumption that sustainable social

capital is not easily created through exogenous pressure. On the contrary, it arises from trust and relationships between people who voluntarily and spontaneously choose to work together for a common goal. This implies a horizontal social structure where the actors are on an equal footing – for example, when all have moved into a new neighborhood from elsewhere and are therefore not trapped in frozen vertical hierarchies when dealing with each other.

Tracing the functions of traditional women's groups in different phases of Senegalese societal change, and describing their significance in contemporary urban neighborhoods, the study underlines their crucial importance for their members as well as for society as a whole. As the central role of these groups is giving the members mutual economic support through rotating savings and credit associations (ROSCAs), the concluding question is; what impact will the ongoing massive introduction of micro-credit institutions into Senegal have on the traditional women's groups in the future?

Key words: Women's groups, Senegal, urban neighborhoods, social capital, livelihoods

ACKNOWLEDGEMENTS

The present study on women's groups in Senegal represents for me the final destination after a very long journey in time as well as in distance. Each leg of this voyage has had its difficulties, but also its guardian angels. Without them I would never have come this far and I would like to think of them as my personal social capital.

First of all I would like to thank the Academic World which, in spite of all the drastic changes of recent years, has preserved a unique spirit - in Finland as well as abroad. From my student years at Åbo Akademi I still remember the feeling of belonging to a big family, with Professor Ulla Vuorela, who was already the supervisor of my licentiate thesis, as a mother figure; intelligent and wise, giving her children freedom to roam, but always keeping a watchful eye over them and intervening when necessary. There are many to regret her passing, far too early in 2011, and my work owes a lot to her. Professor Marja Järvelä was my second supervisor and our first discussion in Ullas office in Tampere is a special memory. This was only the first of our discussions, and for me Marja was always a clear-sighted and efficient support. Without her, I would not have succeeded. Professor Juhani Koponen represented a solid rock for me during the whole research process at Helsinki University, and I will never be able to thank him enough for replacing Ulla at the end of the process. Professor Anja Nygrén is also among those who helped me reach the finish line, and for me she represents everything the Academic World should be: firm but understanding; diligent but flexible; passionate but critical.

Being a status student at the Finnish Graduate School in Development Studies (DEVESTU) gave me the privilege of meeting professors and students with a passion for development studies. Lectures and seminars arranged by professors Jeremy Gould, Anja Nygrén and Juhani Koponen provided many heuristic experiences, and it has been a privilege to get to know many brilliant and dedicated young researchers. Thank you Saija Niemi, Henry Onodera, Eija Ranta, Sirpa Rovaniemi, Heini Vihemäki and Gutu Olana Wayessa! And a very special thank you to the 'Terminal' group: Johanna Hietalahti, Julia Jänis, Päivi Mattila, Marikki Stochetti and Joni Valkila. Your support was invaluable and the times we passed together were among the best on this journey. I would also like to thank Doctors Hisayo Katsui and Lauri Siitonen, who were both supportive towards my work, not forgetting Mari Lauri and Aija Rossi for their administrative help.

A grant from the Nordic Africa institute (NAI) in Uppsala, Sweden, awarded in spring 2007, gave me the opportunity to deepen my research and the privilege to

discuss my work with others in the field, notably associate professor Signe Arnfred, doctor Elina Oinas and associate professor Ilda Lindell. I am very grateful that Professor Arnfred from the Institute for Society and Globalization at the University of Roskilde, Denmark later agreed to be one of my pre-examiners and my opposant. I am also very grateful to my second pre-examiner, Associate Professor Isabelle Guerin from Paris Sorbonne I.

I would also like to thank Dr Yvan Droz, who was teaching at the IUED of Geneva in 2000-2001, and who was my first supervisor with this thesis. The year I studied at the IUED was important for my intellectual choices and I will always remember the lectures of Professors Gilbert Rist, Isabelle Milbert and Giorgio Blundo. I would also like to thank Professor Susan Sundback from Åbo Akademi for the interest she has shown in my work and our discussions on social capital. I also owe a big thank you to Dr Kirsti Suolinna for her comments on the first outline of my thesis. In addition, Dr Märta Salokoski has my special gratitude for her wise counseling and for being there when things were difficult. Dr Margaretha Espling from the University of Gothenburg, Sweden, also has my gratitude for all the interest she has shown my work. I also want to thank Philip Line for his excellent language checking and his wise comments on my work.

Needless to say, friends have also provided invaluable support. Dr Helena Rajakaltio and I shared the pleasures, but also the anxieties of writing during the years we were both PhD candidates. Thank you for all the hours on the telephone and all your encouragement! Barbara Malmström shared my workspace and prevented me from giving up. Thank you for the lunches, the coffees, and your contagiously good mood! To Peter Lodenius, who invited me to have a beer with him from time to time and always asked me very discretely about my progress, thank you for the interest you showed my work! Thank you also to all whose friendship simply gives a meaning to existence.

My family has been a special source of courage for me. My children, Alexandre, Jonathan, and Charlotte Cremieux, have had a never-ending understanding for my seemingly endless project, and I've also been happy to have the support of my daughter in law to be, Ramyah Gowrishankar. My childhood family has also been of great help. My biggest help and support has been my companion Arne Hästesko, and without him I would not have made it; he put up with my silences and sometimes my tears without ever questioning my project. Thank you for being there, Arne!

In Senegal, my gratitude goes first of all to the inhabitants of the town of Rufisque, who generally received me with much kindness and an immense patience. In my research in the field I was assisted by Ndeye Khady Ndiaye, and especially by Fatou Seye during my last fieldwork trip in Rufisque. Their help was crucial. As translators, assistants, secretaries, links between me and the interviewed women, friends and confidantes, they made my research possible and often enjoyable. I also owe a lot to Mr Ibrahima Camara, who was mayor of the northern parts of Rufisque at the

time of my fieldwork, as well as to Mr Malick Gueye for all his help and counseling during my stays in Rufisque.

Professor Souleymane Faye from the Linguistic Centre of the University of Dakar (CLAD) helped me in a decisive way by translating the interviews, and I also owe him for all our discussions about the realities of life in Senegal. Among the Senegalese people who supported me I also count Lolo Zilliacus, 'big sister' and confidante, as well as my 'little sisters', the architects Saija Hollmén, Jenni Reuter and Helena Sandman. Thank you for your enthusiasm and your open minds – they helped me to see things differently!

Finally, without the willing participation of all the women included in this study, I could never have made it. They allowed me to share their joys and sorrows, and they also shared mine. Thank you Aïda, Fatou, Adama, Ndeye, Moussou, Khady, Aminata, Dior, Kéwé, Rokhaya, Diakhate, Fatil, Alima, Marie-Louise, Anna, Fama, Coumba, Sokhna, Seynabou, Marème, Fatoumata and Awa! This dissertation is dedicated to you.

Helsinki. October 2012

ITINÉRAIRES DE TROIS GROUPEMENTS FÉMININS DANS LE SÉNÉGAL URBAIN. UNE ÉTUDE SUR LE CAPITAL SOCIAL ET LA SUBSISTANCE À RUFISQUE

RÉSUMÉ

Au Sénégal en Afrique de l'Ouest, les femmes se fient traditionnellement à leurs propres réseaux composés de groupements féminins qui servent à alléger différents aspects de la vie quotidienne. L'urbanisation du pays s'associe avec la naissance de multiples formes de groupements féminins dans les quartiers en croissance perpétuelle et ces groupements sont particulièrement utiles en temps de difficultés économiques. A cause des difficultés matérielles généralisées, un nombre croissant de maris et pères n'arrive plus à subvenir aux besoins de leurs familles et il y a une nette déplacement de la responsabilité dans les familles sur les épouses et les mères. Vu cette situation, l'importance des groupements féminins est croissante.

Les groupements féminins traditionnels sont informels et se constituent spontanément, tandis que les nombreuses institutions qui offrent des microcrédits spécialement pour les besoins financiers des femmes démunies dans les pays pauvres ont des structures formelles qui sont imposées à leurs clients. Les prêts accordés aux groupes sont présumés d'à la fois accroître le capital social et être garantis par le capital social du groupe. La présente étude examine les groupements féminins sénégalais à travers la notion du capital social et demande si les groupes peuvent être considérés comme des sources de capital social pour leurs membres et de quelle manière les groupes constituent un support pour la subsistance de leurs membres. Ici, le capital social est perçu comme un atout individuel et comme faisant partie des ressources qui constituent la subsistance individuelle. La disponibilité de ces ressources, dépendante des institutions sociales, et les rôles que jouent les groupements féminins dans les itinéraires individuelles de subsistance dans les limites de ces institutions sont au cœur de la présente étude .

L'étude se base sur une recherche empirique utilisant des méthodes mixtes menée dans la ville de Rufisque entre 1993 et 2008. La partie principale de l'étude est qualitative et elle est constituée de 30 interviews semi-structurées faites en 2001 avec des membres de trois groupements féminins rufisquois. Cette partie de la recherche est basée sur une enquête quantitative portant sur la vie associative à Rufisque réalisée en 1993-94 et qui révélait la présence dominante des groupements féminins sur l'échiquier associative de la ville. Pour terminer, une suivie qualitative

des trois groupes a été menée en 2008. L'étude porte donc sur 15 ans, ce qui permet d'observer la manière dont le changement social agit sur les vies de femmes individuelles, ainsi que sur leurs groupes.

L'analyse ethnographique de trois groupements féminins venant des quartiers ayant des modèles de stratification sociale différents renforce la théorie selon laquelle le capital social prospère dans les structures sociales horizontales plutôt que dans les structures verticales, et donc hiérarchiques. En outre, les résultats de l'étude supportent l'idée que le capital social durable n'est pas facilement créé par une pression extérieure. Au contraire, le capital social surgit de la confiance et des relations entre des gens qui choisissent volontairement et spontanément de travailler ensemble pour un but en commun. Ceci demande une structure sociale horizontale où les personnes impliquées sont à pied égal. Elles s'installent par exemple toutes dans un nouveau quartier, ainsi - venant d'ailleurs - elles ne sont pas coincées dans des hiérarchies verticales transises dans leurs relations mutuelles.

L'étude trace les fonctions des groupements féminins traditionnels dans les différentes phases historiques de la société sénégalaise et décrit leur importance dans les quartiers urbains contemporains. Simultanément, elle souligne leur importance primordiale aussi bien pour les membres des groupements que pour l'ensemble de la société. Etant donné que le rôle central de ces groupements est le soutien financier de leurs membres à travers les tontines, c-à-d des associations rotatives d'épargne et de crédit (ROSCAs), la conclusion de l'étude débouche sur la question du futur impact sur les groupements féminins traditionnels de l'introduction massive au Sénégal des institutions distribuant des micro-crédits.

Mots clefs :

Groupements féminins, Sénégal, quartiers urbains, capital social, subsistance

REMERCIEMENTS

L'accomplissement de l'étude sur les groupements féminins représente pour moi la destination d'un très long voyage, aussi bien dans le temps que dans l'espace. Chaque étape de ce voyage a eu ses difficultés, mais surtout ses protecteurs et protectrices sans lesquels je n'aurais jamais abouti et auxquels j'aime penser comme faisant partie de « mon capital social à moi¹ ».

Je tiens tout d'abord à remercier le monde académique, qui malgré tous les changements profonds subis ces dernières années a gardé son esprit unique – aussi bien en Finlande qu'ailleurs. De mes années d'étudiante en sociologie à Åbo Akademi je garde le sentiment d'appartenance à une grande famille, et la professeur Ulla Vuorela, qui supervisait déjà mon mémoire de DEA, représente pour moi le modèle d'une mère intelligente et sage, qui laisse ses enfants en liberté mais qui voit tout et intervient quand il le faut. Nous sommes nombreux à regretter sa disparition prématurée fin 2011, et mon travail lui doit beaucoup. La professeur Marja Järvelä a également supervisé la thèse et je garderai toujours en mémoire notre première discussion à trois dans le bureau d'Ulla à Tampere. S'en sont suivies d'autres, et chez Marja j'ai toujours trouvé un soutien clairvoyant et efficace sans lequel je n'aurais pas abouti. Le professeur Juhani Koponen a été un roc solide pendant tout le processus de recherche et je ne le remercierais jamais assez pour avoir pris le relais après la disparition d'Ulla. La professeur Anja Nygrén compte également parmi ceux à qui je dois l'aboutissement de ce long chemin et pour moi elle incarne tous ce que le monde académique devrait être : rigoureux, mais compréhensif ; travailleur, mais souple ; passionné, mais critique.

Dans le cadre de DEVESTU, l'Ecole finlandaise de recherche en développement, j'ai eu le privilège de rencontrer des professeurs et des étudiants passionnément dévoués à notre sujet. Les cours et les séminaires organisés par les professeurs Jeremy Gould, Anja Nygrén et Juhani Koponen ont donné de nombreuses expériences heuristiques, et j'ai eu le privilège de connaître des jeunes chercheurs brillants et intègres. Merci à Saija Niemi, Henry Onodera, Eija Ranta, Sirpa Rovaniemi, Heini Vihemäki, et Gutu Olana Wayessa! Un merci particulier au groupe « Terminales » ; Johanna Hietalahti, Julia Jänis, Päivi Mattila, Marikki Stochetti et Joni Valkila. Votre support m'a été d'une valeur inestimable et les moments passés avec vous ont été parmi les meilleurs de ce voyage. Mes remerciements vont aussi aux docteurs Hisayo Katsui et Lauri Siitonen, qui tous les deux m'ont

1 Fait, bien sûr, allusion à « Mon manège à moi », chantée par Edith Piaf

été d'un soutien précieux dans mon travail. Merci aussi à Mari Lauri et Aija Rossi pour l'aide administrative!

Une bourse d'études de l'Institut Nordique d'Afrique (NAI, Nordiska Afrikainstitutet) à Uppsala, Suède, au printemps 2007, m'a permis d'approfondir ma recherche et d'avoir le privilège de discuter de mon travail avec notamment la maître de conférences Signe Arnfred, les docteurs Elina Oinas et Ilda Lindell. Que la maître de conférences Arnfred de l'Institute for Society and Globalization à l'université de Roskilde, Danemark, ait par la suite accepté de pré-rapporter sur ma thèse et d'être mon opposant à la soutenance est une source de fierté pour moi, ainsi que l'acceptation de la deuxième pré-rapporteuse, chargée de recherche, docteur Isabelle Guerin de Paris I Sorbonne/IRD.

Je tiens aussi à remercier le Dr Yvan Droz qui enseignait à IUED de Genève en 2000-2001 et qui était mon superviseur à une époque où ma vie commençait à prendre un nouveau tournant. L'année à l'IUED a été primordiale pour mes choix intellectuels et je garderais toujours en mémoire les cours des professeurs Gilbert Rist, Isabelle Milbert et Giorgio Blundo. Mes remerciements vont aussi à la professeur Susan Sundback d'Åbo Akademi pour son intérêt et pour les discussions sur le capital social. À la Dr Kirsti Suolinna je dois aussi un grand merci pour ses commentaires d'une toute première esquisse de la présente thèse. À la Dr Märta Salokoski j'adresse un merci particulier pour avoir eu la sagesse de toujours m'apporter son soutien aux moments les plus difficiles. À la Dr Margaretha Espling de l'université de Gothenburg en Suède je dois aussi un grand merci pour tout l'intérêt pour mon travail.

Il y a aussi les amis. La Dr Helena Rajakallio, avec qui j'ai partagé les angoisses et les plaisirs d'écrire pendant les années où nous étions toutes les deux doctorantes. Merci pour les heures passées au téléphone et les encouragements! Barbara Malmström, avec laquelle je partageais le quotidien de l'espace de travail et qui m'empêchait de perdre courage. Merci pour les déjeuners, les cafés, et ta bonne humeur inépuisable! Peter Lodenius qui m'invitait à prendre une bière avec lui de temps en temps et qui me demandait toujours très discrètement où j'en étais et qui m'écoutait avec sincérité. Merci pour ton intérêt! Merci aussi à tous ceux qui par leur amitié ont simplement donné un sens à l'existence.

Ma famille a été une importante source de courage pour moi. Mes enfants, Alexandre, Jonathan et Charlotte Cremieux ont eu une compréhension inépuisable envers mon interminable projet, et j'ai été très heureuse d'avoir le soutien de ma future belle-fille Ramyah Gowrishankar. Les encouragements de ma famille d'origine ont aussi été très importants pour moi. Celui qui a été ma plus grande aide et force, c'est mon compagnon Arne Hästesko sans lequel je n'aurais pas pu aboutir ; il a supporté mes silences et parfois mes larmes sans jamais mettre en question mon projet. Merci d'avoir été là, Arne!

Au Sénégal, mes remerciements vont d'abord à tous les habitants de la ville de Rufisque qui m'ont la plupart du temps accueillie avec beaucoup de gentillesse et une immense patience. Dans ma recherche, j'ai été assistée par Ndeye Khady Ndiaye et surtout Fatou Seye lors de mon dernier séjour à Rufisque. Leur aide a été primordiale. Comme interprètes, assistantes, secrétaires, liens entre moi et les femmes interviewées, amies et confidentes elles m'ont rendu la tâche de recherche possible et souvent plaisante. Je dois aussi un grand merci à monsieur Ibrahima Camara, qui à l'époque de ma recherche sur le terrain était maire de la Commune d'Arrondissement de Rufisque-Nord, ainsi qu'à monsieur Malick Gueye, pour tout le soutien donné pendant mes séjours à Rufisque.

Le professeur Souleymane Faye du centre linguistique de l'université de Dakar (CLAD) a été une aide irremplaçable dans la traduction des entrevues, et je lui dois surtout de nombreuses discussions portant sur la vie et les réalités sénégalaises. Parmi mes soutiens « sénégalais » je compte aussi Lolo Zilliacus, « grande soeur » et confidente, ainsi que mes « petites soeurs », les architectes Saija Hollmén, Jenni Reuter et Helena Sandman. Merci pour votre enthousiasme et ouverture d'esprit qui m'ont permis de voir les choses autrement!

Finalement, sans la participation bienveillante de toutes les femmes incluses dans cette étude, je n'aurais jamais pu la faire. Elles m'ont laissé partager leurs joies et peines et elles ont aussi partagé les miennes. Elles m'ont fait comprendre que la vie n'est pas toujours rose, mais qu'elle est supportable à plusieurs. Merci à Aïda, Fatou, Adama, Ndeye, Moussou, Khady, Aminata, Dior, Kéwé, Rokhaya, Diakhate, Fatil, Alima, Marie-Louise, Anna, Fama, Coumba, Sokhna, Seynabou, Marème, Fatoumata et Awa! Cette thèse vous est dédiée.

Helsinki, octobre 2012

MAP 1. AFRICA

Courtesy of the University of Texas Libraries, The University of Texas at Austin.

Source: http://www.lib.utexas.edu/maps/africa/africa_ref_2011.pdf



MAP 2. SENEGAL

Courtesy of the University of Texas Libraries, The University of Texas at Austin.
Source: http://www.lib.utexas.edu/maps/africa/senegal_rel_1989.pdf



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PART I: REFERENTIAL FRAMEWORK



1 INTRODUCTION

In the 1970's, the neighborhood called Gouye Mouride in the south-eastern parts of the Senegalese town of Rufisque consisted of little more than a few scattered huts with goats browsing between huge and ancient baobab trees. Since the demographic pressure of the rural exodus was heavy in the whole Senegalese Cap Vert peninsula, the area was swiftly filled with low buildings as people from all over the country settled there as soon as the municipality began distributing the land for housing around 1980. Aana Ndong, from a village called Sobene in the Tattaguine arrondissement in Sine Saloum, was one of the settlers. She had previously moved to Rufisque to be married and the buying of a cheap plot which they could build on in Gouye Mouride provided a chance for her and her husband and children to get a house of their own.

I got to know Aana and her daughters in 1993-94, while mapping all associations in Rufisque for the account of a private foundation that intended to support entrepreneurship in the town. The foundation needed information about socio-economic structures at neighborhood level and my work involved a systematic inventory of different kinds of collective activities in Rufisque. This is how I came into contact with active people in the town and simultaneously had the occasion to take a deeper look at what had been my home town in the 1980's when I first moved to Senegal. As a sociologist, my 'field' in Senegal had formerly been rural, so the urban context presented new and challenging perspectives. Meeting women like Aana and getting to see the conditions of her life and livelihoods at first hand was a revelation to me and the beginning of a long period of research, the results of which are presented here.

Aana's neighborhood is situated at a considerable distance from the busy market place and business centre of Rufisque and the people, especially the women, had difficulty in finding ways to meet and get to know each other at first. 'There was nothing', said Aana when she described her initial situation to me. 'We didn't know each other and we really had to think about how to go on, because we all came from different horizons and had landed in the unknown. How would we learn to know each other if we never met? Then a woman called Sokhna Diop invited some women to her house and she asked me to be the leader of a women's group in the neighborhood. I told them that I couldn't decide about that without asking my husband, who was away at the time. Once back he said: "If so many women ask you to be their leader you can accept and pray to God to help you in your functions. You'll have to act intelligently and take advice from those who have good ideas."

The group was founded informally and one of the founding members went from house to house to pass the news of this to all the women in the neighborhood. The group was called 'Groupement Aana Ndong' after their leader and its membership grew with the expansion of settlement in the neighborhood. Ten years after it was founded there were around 100 members and the group had obtained an official status with access to loans from the local credits and savings institution.

When I met Aana later, in 1998, she was a central person in Gouye Mouride. She successfully managed a modest eatery just outside the local cement factory and also employed two of her own daughters. She was highly trusted and around her there was a constant presence of women from the neighborhood seeking advice or comfort, or just wanting to pass some time together. Her association managed several rotating credits, had a fund for life cycle ceremonies, had a 'secret emergency fund' where members could get financial help in case of crisis, and could provide credit for individual members in collaboration with the local savings and credit institution. In addition to this, the group had a large set of kitchen utensils, chairs and tents to rent out for festivities or other communal events in the neighborhood.

Talking with Aana and other members of her group and observing how these women acted towards one another and within their neighborhood gave the impression that in Gouye Mouride people knew and trusted each other. It was definitely no longer 'the unknown', but very much the village of its inhabitants, and the women's group seemed to play an important part in it.

The story of Aana Ndong and her women's group in Rufisque could be taken as a sun-drenched West African homily on the importance of creating social capital when constructing a sustainable society and how social capital is essentially built from mutual trust and common engagements. Stories like this could be told about comparable neighborhoods in the town of Rufisque, not to mention similar towns all over West Africa. However, hidden behind the 'ordinary story', there are social structures and hierarchies, conditions for livelihoods and gender constellations that all have been decisive for the shaping of the neighborhood of Gouye Mouride. The following chapters focus on understanding the social dynamics behind the story. In a wider perspective, the aim of the present study is to grasp the social and economic impact of informal women's groups in Senegalese society in general.

It is well established that women in Africa play a crucial role in the physical, social and economic survival of their families. Particularly in the past 30 years of endemic economic crisis triggered by the heavy indebtedness of African countries, which has led to severe structural adjustment programs - SAP:s - in the indebted economies, there has been an increasing interest in the various livelihood strategies employed by women in developing African countries. Not only do women make a huge contribution to the social and economic survival of their families, but to their society in general. In particular, their importance in the informal economic sphere has been in focus. Myriads of different schemes involving special micro-credit

programs for women have been one form of response. These schemes have been created by various national and international organizations engaged in development and the support of African women in their struggle for a better life. The success of the 2006 Nobel Prize laureate, 'the banker of the poor', Muhammad Yunus, and the Grameen Bank founded by him in 1983, has inspired many of these schemes and they have been encouraged by powerful international institutions like the World Bank. In addition to this, commercial bankers have discovered the business potential of micro-credits and thus the panoply of available credits for women in developing countries is rapidly growing.

Micro-credit schemes in developing countries frequently assume that those who have access to credit are part of a group and that all members of the group are responsible for the repayment of a loan. Group pressure is considered an effective way of securing the loans and in many cases groups are created especially to meet the requirements of the micro-credit schemes. Behind the popularity of micro-credit schemes is also an increased attention to 'social capital' as a supportive structure, alongside a conviction that credit can empower the poor and eventually provide a way out of poverty. (E.g. Goldberg, 2005, Dowla, 2006, Dowla and Barua, 2006). 'Social capital' has become a central, although controversial, concept in social research, especially since it was introduced as an essential prerequisite for social cohesion in Robert Putnam's research on democracy in Italy (Putnam et al., 1993). Other remarkable social scientists like Pierre Bourdieu (1980) and James Coleman (1988) had used the concept before, but it was Putnam's approach especially that inspired World Bank researchers to 'discover' social capital and to consider it as a possible 'missing link' in development theory (Grootart, 1998). The introduction of the concept as a part of the World Bank policy in the fight against poverty has had far-reaching consequences for the implementation of development schemes as well as for social research in general (Fine, 2001). Simultaneously, oblivious to World Bank policy and conceptual disputes about 'social capital', informal women's saving groups with roots in the traditional rural society – like Aana Dong's group in Gouye Mouride - continue to prosper and multiply in African societies and to be significant actors on the rapidly growing urban scene. In African societies women tend to work together and various forms of attachments to informal associations can currently be seen as a component of women's identities. As gender is an important social divider between men and women in Africa, the support of other women is essential for women in African towns. In other words, belonging to an informal women's group is likely to be an important source of what could also be called 'social capital' for African women.

With the concept of social capital and a discussion of its theoretical premises as a frame, the central aim of this study is to challenge and penetrate the various and contradictory images of traditional women's groups in Africa and especially in Senegal. Essentially, the study seeks to understand the kind of meanings and

strengths, but also weaknesses, in the social structures of traditional women's groups in Senegal. It is based on research in the Senegalese town of Rufisque conducted between 1993 and 2008. With a mapping (done in 1993-94) of the whole spectrum of associational life of the town as base line, the trajectories of three different women's groups and their members have been followed up until 2008. The methods used include both individual interviews and group discussions, but also ethnographic observations gathered during eleven years of living in Senegal.

1.1 THE BACKGROUND TO THE STUDY

The inventory of associational life in Rufisque in 1993-94 revealed an extraordinary number of different women's associations in the town. Their obvious popularity offered an impressive picture of the significance of these groups both for their members as well as for the surrounding community. In 1994 the difficulties of the West African Economic and Monetary union, UEMOA (Union Économique et Monétaire Ouest Africaine), had led to a 50% devaluation of the West African currency, the CFA franc, and the economic situation of Senegalese families had been drastically constricted. Many of the women's groups had been initiated in the neighborhoods as a spontaneous response to the economic crisis. Quite a few groups had originally been founded for recreation, but had undergone a transformation because of the difficult economic situation and now functioned as support for the livelihoods of their members.

Looking at the economic and political climate in Senegal of the time in retrospect, it is obvious that the liberalization of the economy imposed by the successive SAP: s since the beginning of the 1980s involved a shift of responsibility for support from the state to civil society. This implied confidence in the force of social capital as a resource at grassroots level. Thus more responsibility was put on women's shoulders and women's groups especially were promoted. Many groups were activated or changed their strategies because of the difficult economic situation and simultaneously various NGO: s directed their support particularly to women. The result of this was tangibly observable in the growing number of various women's groups in Rufisque.

The outcomes of the 1993-94 mapping were sociologically interesting; I was intrigued by the number of women's groups in Rufisque and by their obvious importance in the everyday lives of their members. But it was not until in 2001 that I had the occasion to go deeper in to the question and systematically to do personal interviews with a certain number of women's group members. Originally, the interviews were destined to be used as empirical evidence for a research thesis at the Graduate Institute of Development Research (IUED – Institut Universitaire d'Etudes du Développement) of Geneva, where I studied from 1999 to 2000. My

move back to Finland resulted in a change of plan, but in 2004 I took up the research again, this time within the framework of a doctoral thesis at the Institute of Development Studies of the University of Helsinki². Finally, the fieldwork was completed by a return to Rufisque in 2008.

Furthermore, in 1994, I was engaged in the coordination of a cultural exchange program involving Finnish students in architecture and the population of various neighborhoods in Rufisque. My mapping of all associational life in Rufisque proved to be useful when helping students of urban life in Senegal to become acquainted with different ways of living in Rufisque. The women's groups especially attracted the interest of three young women, all students in architecture and all with a deep urge to develop something more than a mere study out of their contact and experience in Senegal. This eventually brought about the building of a Women's Centre in one of the northern neighborhoods of Rufisque (Hollmén, Reuter, Sandman, 2002). As a consequence of this project, my personal engagement in the building of the Centre, and later my engagement in its activities during the first years of its existence, I came to develop a deeper understanding of the conditions under which the women's groups evolve. Facing the social dynamics around the Centre involved facing hierarchical structures and power constellations that I had previously been aware of, but not encountered. Thus the Centre placed me in a privileged position by enabling me to observe the evolution of some particular women's groups, while my experience there was of great significance for the ethnographic analysis of the groups.

1.2 RESEARCH QUESTIONS, PROBLEM DEFINITIONS AND OBJECTIVE

Since 1994, in Rufisque the way in which the women's groups have functioned for their members has evolved significantly. Simultaneously, interest in women's groups has risen in development research (e.g. Purkayastha and Subramaniam, 2004, Meagher, 2002, 2006) and much research has been accomplished on Senegalese women's groups in particular (e.g. Evers-Rosander, 1997, Guèye, 2008, Prag 2010). The emphasis on the role of civil society in implementing social change has been on the agenda in development research since the collapse of the Soviet Union and the neoliberal trends that ensued, which emphasized the work of non-state institutions at grassroots level as a way of reducing demands on the state (Bebbington and Perreault, 1999, Fine, 2001, Hyden, 2001, Radcliffe, 2004). Simultaneously, and following the same trends, the ubiquitous and multidisciplinary interest in the

² At present, Development Studies are part of the Department of Economic and Political Studies at the Faculty of Social Sciences.

concept of social capital (Field, 2003, Fine, 2001, Halpern, 2004, Harriss and de Renzio, 1997, Isham et al, 2002, Woolcock, 2010) turned the spotlight onto groups of people who had been virtually invisible before (Bebbington and Perreault, 1999), and on precisely the kind of functions the women's groups have in their communities. In other words, since the 1990's there has been a shift of interest in development policy from the macro - to the micro level in society. This shift has brought a notable and growing interest in how poor people manage their everyday lives (see for example Collins et al. 2009).

Consequently, the framework for this study has its theoretical sounding board in the recent discussion around questions concerning the role of social capital in the livelihoods of the poor in developing countries (Ex. Beall, 2001, Bebbington, 1999, 2004, 2007, 2008, Cleaver, 2005, Fine, 2001, Grootaert, 1998, Harris and de Renzio, 1997, Meagher, 2005, 2006, Portes and Landolt, 2000, Rankin, 2002, Woolcock, 1998, 2010, The World Bank 2000/2001). In the particular context of the present study, the core of the task is to find out whether, and in what ways, women's groups in urban Senegal are to be considered as resources of social capital for their members. Bibliographic research on the use of the concept of social capital within development studies discloses that, roughly speaking, the choice is between a collective and an individual perspective. In the prevailing mainstream development discourse, it is mainly used to describe a quality proper to societies and as a necessary element in making democracy work (Putnam et al, 1993, Putnam, 1993, The World Bank 2000/2001), while theorists critical of this more or less consensual approach to the concept of social capital look at it from the individual point of view and have a more conflictual interpretation of its origins (Fine, 2001, Siisiäinen, 2003).

In the present study, the mission is to look at the concept as an integrated part of everyday life. While placing the groups in their social and economic context, the study attempts to grasp the dynamics between the groups, their members and the surrounding community. Underlying this approach is an understanding of social capital as an important part of individual as well as community livelihoods (De Haan and Zoomers, 2005, DIFD, 1999, Rakodi and Lloyd-Jones, 2002).

In the story about *Aana Ndong* and her neighborhood in Rufisque, starting an informal women's group and making it work seems evident and effortless – as if there was a ready and organized pattern to follow. Making sense of this pattern and understanding its contextual premises is part of the task of understanding what composes the social capital of informal women's groups in urban Senegal. The pattern has both social and economic components. These are intertwined and keeping them apart does not seem like an appropriate way to develop an understanding of the groups. The interconnection of social structures and economic conditions is in fact at the very core of the question of why informal women's groups are so prolific in urban Senegal. Previous research (Evers Rosander, 1997 b, Guerin, 2006, Guèye, 2008, Le Cour Grandmaison, 1972, Ndione, 1994, Niang,

2000, O'Deyé-Finzi, 1985, Piraux, 2000, Prag, 2010, Reinwald, 1995, Sow, 1993) provides evidence of the importance of the women's groups for the livelihood of both rural and urban households through the fluctuations of the socio-economic history of Senegal. Understanding the social as well as the economic context surrounding the women's groups has, therefore, an essential role in this study. As a background for the comprehension of the dynamics and functions of Senegalese women's groups, the socioeconomic structures of urban Senegal, especially those affecting women, are described in chapter 4 below.

Considering the contextual conditions behind the informal women's groups in a West African town like Rufisque and the potentials of the groups for providing both individual members and the surrounding community with social capital, the research questions of the present study are formulated as follows:

In what ways can women's groups be considered as sources of social capital in the urban context in Senegal?

What are the main characteristics of the institutional structures the women's groups in Senegal are embedded in, and how well do the women's groups match the challenges of supporting the livelihoods of their members?

How have social and economic changes affected the livelihoods of urban women, and how have the women's groups evolved with these changes?

To resume, the aim of this study is to give a comprehensive picture of women's groups in urban Senegal, and thus to contribute to the discussion about the significance of the women's groups for economic development and for the empowerment of women in West Africa. In other words, the task is to demonstrate the importance of the women's groups in their own social context and to bring their functions for their members as well as for the surrounding society into focus.

1.3 IMPACT AND RELEVANCE

When it comes to understanding the socioeconomic role of women in urban Senegalese society in particular, there is an abundance of studies on urban Senegalese women and especially on women engaged in different forms of trade (egg. Le Cour Grandmaison 1972, Evers-Rosander, 1997, Lecarme-Frassy, 2000, Rondeau et Bouchard, 2007, Sarr, 1998) Some of these (Lecarme-Frassy, 2000, Rondeau et Bouchard, 2007) concentrate on how gender influences the women's success in trade. In all the above-mentioned studies the question of women's groups

is touched on, Evers Rosander (1997) in particular dealing with the significance of women's groups for their members' empowerment.

This is an important subject, since quite a number of external interventions and efforts to generate social capital through the creation of women's groups in Senegal have failed (Larsson, 1998, Ndione, 1994, Patterson, 2003). One major problem is that exogenous projects financed through international cooperation and aiming to 'add to stocks of social capital' rarely build on existing social organizations, networks or relationships (Phillips, 2002). Consequently, even if there is an awareness of the imperatives of considering and respecting local structures, many organizations fail to do this when it comes to women's groups because of a common lack of knowledge about established, but informal, structures. Thus, better understanding of the creation and generation of social capital in developing countries at grassroots level is required. When it comes to grasping the benefits of social capital in a given society, the recipe is not simply 'add social capital and stir'. Broader social dimensions of life and the uniqueness of every society need to be taken into consideration. In the context of the current discussions on the relevance of the concept of social capital in development in general, there is a need to know more about, and to understand, the meanings and structures of different livelihood strategies (Isham, Kelly and Ramaswamy, 2002, Rakodi, 2002).

The spread of the neoliberal economic system has heavily affected poor African women especially, while at the same time many of the hopes for positive change in socio-economic conditions in developing countries are put on the women and on what is often considered their almost unlimited capacity to cope (Cornwall, 2003, Endely, 2001, González de la Rocha, 2007, Maclean, 2010). In this context, one of the main challenges is to understand and to explain the consequences of societal change. In the present study the element of social change over time plays an important part. Since the 1980's, Senegal has undergone severe structural adjustment programs, the culmination of which can be considered the 50% devaluation of the CFA franc in 1994. This devaluation directly influenced people's livelihoods in Senegal, and many women's groups were spontaneously created as livelihood support. Simultaneously, the shift of economic responsibility from the state to the civil society at grassroots level and the emphasis on private enterprise have changed the gendered division of responsibility within the households, as formal work opportunities for men have drastically decreased. This has resulted in an increase in the informal work done by women to support their families. Within the past 20-30 years, women in Rufisque and in Senegal in general have significantly expanded their economic responsibilities at household level (Antoine et al, 1995, Dial, 2008, Lecarme-Frassy, 2000, Minvielle et al. 2005, Sarr, 1998).

At present there is a growing academic literature on women's groups in Africa, and the study at hand will add to the picture of the functions of traditional women's groups in West Africa. It is hoped that it will contribute to the current discussion

on the concept of social capital in development. African women's groups like those in Rufisque have traditionally served as informal institutions for credit to their members through their rotating saving club associations, ROSCAs, but these associations have been far less visible than the growing *micro-credit industry*. The present study is an attempt to understand and describe the relevance of women's groups at grassroots level, especially in an urban context, and it aims to add to the picture of what it means to be a woman in Senegal today. The time span of 15 years gives the study an outlook that makes it possible to see how social change occurs in women's lives, as well as in the groups women form. Time is also an important factor in getting a distant perspective on a question in order to have a better grasp of it. Ultimately, for me personally, the accomplishment of the present study has been a means to understand a society that I both observed and participated in for so many years. As Geertz (1997:13) puts it: 'Finding our feet ...is what ethnographic research consists of as a personal experience; trying to formulate the basis on which one imagines...one has found them is what anthropological writing consists of as a scientific endeavor.'

1.4 OUTLINE

In part I, the theoretical framework (chapter 2) of the study at hand is introduced through a presentation of the epistemological origins and the present applications of the concept of social capital in the broader development discourse, as well as in the 'development industry'. Additionally, some of the critical voices directed at the concept of social capital in development research are presented. The introduction of the concept of social capital is followed by a description of how the concept is used within the livelihoods approach in recent development research. A discussion on the relationship between women, money and empowerment in connection to the discourse on social capital closes the theoretical frame of the present study, emphasizing the need to take a closer – and more precise – look at how poor women perceive their own lives and aspirations.

Chapter 3 contains a description of the methods used for the present study. As the time span of the study is quite long - more than 15 years, a period during which there have been considerable changes not only in the research field but also in my own approach to the research - it is important that these changes are described here. The methodology consists first of a quantitative mapping of all women's groups in Rufisque in 1993-1994. The other two encounters in the field, in 2001 and in 2008, had an ethnographic character. They consisted of interviews with women's group's members. Years of residence in Senegal, first from 1980 to 1988, then from 1993 to 1997, has added to my understanding of the country and its inhabitants.

One important outcome of looking back at a long research process is realizing what could and should have been done differently in order to answer questions raised by the study at hand. In chapter 3, some of the main questions left open by the study are dealt with and the methodological reasons for these shortcomings are handled.

Chapter 4 gives a brief historical review of the consequences of colonialism on gender relationships in Senegal. Here the traditional and hierarchical institutional structures are explained, as well as the evolution of social structures within the families. Chapter 5 presents the diversity of women's groups in Senegal. A description of the impact of micro-credit schemes and a discussion of how exogenous interventions influence life in developing countries end this chapter on women's groups in Senegalese society. Finally, a descriptive chapter (6) on the town of Rufisque and on the evolution of lives and livelihoods in the town, particularly those of women, closes the referential framework of the study.

In part II, an analysis of the results of the empirical study on women's groups in Rufisque will be presented. Chapter 7 presents the results of the initial mapping of all associations in Rufisque done in 1993-94. Chapter 8 is an ethnographic analysis of interviews with 30 members of women's groups, carried out in Rufisque in 2001. The ethnographic analysis is completed with a follow-up of the evolution of the groups (chapter 9) done in 2008.

Chapter 10 sums up the results of the study and concludes it, as well as discusses the linkages between Senegalese women's groups and social capital and the groups' impact on the livelihoods of their members.

2 THEORETICAL FRAMEWORK

2.1 INTRODUCTION

This chapter places the study on women's groups in Senegal in its theoretical framework, with the aim of looking at the groups in the light of the concept of social capital. This concept has been one of the most controversial subjects in social sciences in general since the 1980s, and it has maintained a central role in current discussion. Strong evidence of this is the massive growth of the number of scientific articles treating the question of social capital (Bhandari and Yasunobu, 2009, Foley and Edwards, 1999, Halpern, 2005, Isham *et al*, 2002, Rothstein, 2003, Woolcock, 2010). Specifically in the field of development, the concept has been important in efforts to mobilize local social networks in the struggle against poverty: notably, the by now widespread micro-finance model leans on a notion that social capital is crucial for economic growth (Rankin, 2002, van Bastelaer, 2000, Woolcock, 1999, 2002).

'Social capital' can be considered as a more precise and specialized term for what is expressed in broader terms as 'social cohesion', 'social support', 'social integration' or 'civil society' (Szreter & Woolcock, 2004). The term 'social capital' is a contemporary construction, but the question as to how different expressions of social cohesion influence society as well as individuals has been something at the core of social sciences since their epistemological beginning. In order to attain a deeper understanding of the concept and what it currently implies, as well as what it is used for, we need to take a closer look at its origins and the context surrounding it, specifically in development discourse and research. Obviously, we also need to give a definition of what is meant by 'social capital' in the particular context of the present study. Because 'social capital' is perceived here as part of a larger 'livelihoods concept', according to which different aspects of available assets or resources – 'capitals' – simultaneously form the conditions for a person's livelihood (De Haan and Zoomers, 2005, Isham, Kelly and Ramaswamy, 2002, Rakodi 2002), special attention is given to this aspect of the concept in development research.

Within the contemporary discussion around the concepts of livelihoods and poverty reduction in developing societies the question of the impacts of different forms of credit institutions, and especially the growing micro-credit industry, has been one of the central topics (see, for example, Collins *et al*, 2009, Rakodi with Lloyd-Jones, 2002, Hietalahti and Nygren, 2011). The present study, however,

aims to highlight the crucial role of traditional but informal savings- and credit institutions, notably various forms of rotating credit associations (ROSCAs). Here, the ROSCAs are considered as sources of financial capital as well as social capital (cf. Ardener, 1964, Ardener and Burman, 1995). Consequently, a deeper look at some of the theoretical premises around the promotion of various forms of micro-credit schemes is needed here in order to understand them in relation to informal and traditional savings and credit institutions like the ROSCAs.

Finally, as gender plays a crucial role in how livelihood and social capital interlink in any given society (Creevey, 2004, Fine, 2001, Garikipati, 2008, Guerin, 2002, 2006, 2008, Hainard and Verschuur, 2001, Mayoux, 2001, Molyneux, 2002, Rankin, 2002), a discussion of the interplay between gender, empowerment and economic resources closes this chapter on the theoretical framework of the study.

2.2 THE CONCEPT OF SOCIAL CAPITAL

2.2.1 A SHORT HISTORY OF A CHAMELEON CONCEPT

‘Social capital’ is a contemporary concept, but the ideas it encompasses have deep roots in the history of sociology. In 1893, one of the first sociologists, Emile Durkheim, formulated his theory on social division of labor, arguing that various forms of society will develop their distinct perception of cohesion and trust. According to his theory, pre-modern societies are homogeneous and based on mechanical forms of solidarity, which means that everyone thinks and acts in the same way. Thus pre-modern societies strive to maintain likeness and deviant patterns are strongly and morally disapproved of or criminalized. Conversely, modern societies are based on difference and consequently require organic solidarity, meaning that modern instrumental division of labor involves various kinds of members of society and that different actors form a whole together. Institutions like legal courts serve as regulators and to maintain social cohesion despite the social heterogeneity (Durkheim, 1893).

The value of group life is emphasized in Durkheim’s work and he sees it as a cure against self-destructive anomie, which he develops further in his work on suicide. He initially used the concept of anomie when describing the result of incompatibility of mechanic solidarity and modern society. According to his theory, organic solidarity represents a self-regulating behavior of a division of labor based on differences in the population. It comprises a sentiment of mutual dependence and the need for the support of others in different circumstances. Organic solidarity is sensitive to the need of changes and presupposes frequent and prolonged contacts between those involved in developing it (Durkheim, 1893, 1897).

Following the line of Durkheim's theory on mechanic and organic solidarity, the quality and frequency of people's interaction has an important impact on the productivity of a society. In the contemporary discourse, 'solidarity' has been transformed into 'capital', and, according to Farr (2004), the first to have used the concept 'social capital' as such was an American rural educator, L.J. Hanifan, who was engaged in initiating rural community centers in the country. In 1916, he deplored the lack of social capital in the American countryside in a 'story of achievement' in *The Annals of the American Academy of Political and Social Science*. In his article, he defined social capital as 'goodwill, fellowship, mutual sympathy and social intercourse among a group of individuals and families.' Later, Robert Putnam used it in his comparative study on democracy and civil society in Italy, and developed it further in his study on declining social capital in the United States (Putnam *et al*, 1993, Putnam, 2000).

Putnam's influential studies on social capital inspired proponents of a neoliberal economic order to promote 'voluntary association' and to minimize the role of the state. Furthermore, right wing political commentators interpreted the results of Putnam's research as an encouragement for the maintenance of traditional 'tight knit' communities (Szreter, 2000). Putnam himself explicitly emphasizes that social capital is not a substitute for effective public policy, but rather a prerequisite for it, and in part a consequence of it (Putnam, 1993). Even if Putnam's work on the origins of differences in Italian democracy and social capital has been criticized especially for failing to understand the role of politics in molding civil society (Fine, 2001, Foley and Edwards, 1999, Tarrow, 1996), proponents of 'less from the state' have taken Putnam's ideas about the prevalence of social capital in the civil society as a prerequisite for democracy. Putnam's concept of 'social capital' has been used to justify the encouragement of private association and entrepreneurship as a remedy to civic malaise instead of addressing global structural problems as origins for the unequal distribution of wealth (Fine, 2001).

Putnam's approach to 'social capital' emphasizes especially the positive aspects of sociability. It is considered to enhance power and influence in the same way as 'monetary capital' in a bank account or the 'human capital' of a good education. According to Portes (1998), naming these various sources of power and influence 'capitals' give them a fungibility that has reduced the distance between sociological and economic perspectives and drawn attention to non-economic solutions to social problems. One undeniable benefit of using the concept, particularly in the field of development, is that it provides a common reference point for scholars and practitioners who otherwise have very different discourses (Woolcock, 2002, 2010).

Hence, one of the reasons for the concept's popularity is flexibility; 'social capital' is adaptable and has been adapted to myriads of different views and angles on social life and development. For example, in the North, the frequent utilization of the concept in the discussions on public health is grounded in the recognition that

social conditions very much contribute to forming the contours of life quality (Szreter and Woolcock, 2004). In the South, the focus on social capital, specifically in the development discourse, reflects the recognition that as well as natural, physical and human capital, the ways in which actors organize themselves is important in explaining economic growth and development (Harris and De Renzio, 1997).

The adaptability and the overall usefulness of the concept of 'social capital' has somewhat diluted its initial heuristic value as different disciplines have taken different approaches to it. In the social sciences in general, as well as in the field of development research in particular, scholars using the concept of 'social capital' can be roughly divided in two groups (cf. Siisiäinen, 2000, 2003). The first group is composed of those who base their perception of 'social capital' on Putnam's theories and mainly focus on the positive and 'sunny' side of it (Grootart, 1998, Narayan and Lant, 1999, Woolcock, 1998, 1999, 2001, The World Bank, 2000/2001). The second group has a critical approach to the concept and focuses more on the dark side of 'social capital' (Cleaver, 2005, Fine, 2001, 2002, Mayoux, 2001, Meagher, 2005, 2006, Molyneux, 2002, Rankin, 2002). The critics of Putnam's interpretation of 'social capital' frequently have recourse to the French sociologist Pierre Bourdieu's version of the origins of social capital (Bourdieu, 1980, 1986).

In the World Development Report 2000/2001, the World Bank forcibly introduced the concept of social capital as an important element in the effort to eradicate poverty. The revelation of the concept was considered such a major discovery that social capital was called 'the missing link' in development (Grootaert, 1998). Since this 'discovery' the way people interact and are organized on grassroots level has become a central issue in World Bank poverty policy, where emphasis on the connections between social capital and economic development has grown in salience (McNeill, 2004). However, there seems to be a certain celebratory tone in the economists' 'discovery' of social capital, and for a sociologist the social dimension of the concept has been diluted in the process of celebrating. In fact, the two different approaches to the concept of 'social capital' depicted below are molded in different disciplines; political and economic science has adopted Putnam's theories, while sociological interpretations have made more use of the version proposed by Bourdieu (Edwards and Foley, 1999).

2.2.2 TWO PERSPECTIVES ON SOCIAL CAPITAL

The discussion around and about the meaning of 'social capital' has been both intense and heated within the field of development research, especially since the World bank placed it on its agenda for the eradication of poverty in 2001 (The World Bank, 2000/2001). It is not the aim of the present study to detail the vast discussion concerning the meaning and consequences of 'social capital', but it needs to be situated on a paradigmatic map where competing views examine the concept from

different angles. Briefly, and putting in plainly, the choice of a theoretical frame for understanding and situating 'social capital' is first of all about perspective; whether spatial/collective/consensual as with Putnam(1993, 2000), and the World Bank (2008), or individual/instrumental/conflictual as with Bourdieu (Bourdieu,1980; Fine, 2001). According to Putnam, associations are the result of general trust in society and a condition for its expansion in a capitalist economy. Capitalist enterprises function on the basis of trust, which is also an important element in the functioning of associations. From a somewhat different perspective, Bourdieu sees associations and social capital as tools for realizing distinctions and for the creation of specific fields for struggle (Siisiäinen, 2003).

In the mainstream development discourse, as represented by the World Bank, the concept is generally used in the spatial/collective/consensual sense referring to 'the norms and networks that enable collective action... encompassing institutions, relationships, and customs that shape the quality and quantity of a society's social interactions' (The World Bank, 2008)

Since Putnam's much referred-to study on social capital as the source for local democracy in Italy (Putnam et al, 1993) a number of studies have emphasized that social capital, together with other 'capitals' – human, physical, financial, and natural – is a crucial building block for development of the free market economy. One of the main problems with Putnam's definition of social capital is that it is circular. In his thinking, social capital is indistinguishable from social networks and the associated norms of reciprocity. In other words, he defines social capital by criteria that are in fact the results and the expressions of it. Moreover, critics see it as idealizing and as mediating an overly romantic picture of community (Bähre, 2007, Fine, 2002, Mayoux, 2000, Molyneux, 2002, Siisiäinen, 2003). The concept, as defined by Putnam and others with a consensual approach, has also become politically multi-functional, as are notions like 'globalization', 'decentralization' and 'sustainable development'. It has been used as an argument for minimizing the role of the state and for shifting responsibility over to the market and the civil society. Furthermore, as 'social capital' refers to values like collectivity, solidarity and community, the fact that the World Bank has begun to use it has 'domesticated' (Fine, 2001, Schuurman, 2003) critical social science.

The study on democracy in Italy made by Putnam and his collaborators (Putnam et al. 1993) emphasizes the fact that the way social institutional structures are constituted plays a crucial role in how active the civic society is. Horizontal structures with small hierarchical differences - like the ones in northern Italy - promote the prevalence of social capital, but hierarchical vertical structures are obstacles to the development of social capital in a society. In the specific case of Italy, socio-political structures with medieval roots have resulted in an economically prosperous north and a poorer south. Equally, democratic reforms take root in more fertile ground in the north than in the south. In other words, the different kinds of societies are

trapped in their own predestinated paths – a supposition Putnam has been criticized for (Edwards and Foley, 1999, Fine, 2001).

Putnam defines social capital as ‘...features of social life - networks, norms, and trust - that enable participants to act together more effectively to pursue shared objectives’ (Putnam 1995: 664-5, quoted in Foley and Edwards 1999: 144). There is no specific emphasis on where the origins of social capital are, but a description of vicious or virtuous circles involving social capital and trust; trust creates more trust, while mistrust creates more mistrust (Siisiäinen, 2003). There is an emphasis on the importance of voluntary associations for the prevalence of social capital in a society. They have the virtue of ‘increasing the potential cost to a defector in any individual transaction’; additionally they ‘foster robust norms of reciprocity’, ‘facilitate communications and improve the flow of information about the trustworthiness of individuals’. Further, they ‘allow reputations to be transmitted and refined’, and finally, they ‘embody past success at collaboration, which can serve as a culturally-defined template for future collaboration’ (Putnam 1993: 173-174).

In contrast to Putnam, who develops the idea of associations and civic activity as a basis of social integration and well-being, and largely ignores the question of conflict of interest, Bourdieu is concerned with questions of unequal access to resources and the maintenance of power (Bourdieu, 1980, 1986, 1993, 1998, 2000, Bourdieu and Waquant, 1992). He developed his concept of social capital as a tool to describe the social position of an individual. Bourdieu’s perspective is that of the individual actor, where the volume of social capital depends on the size of networks he or she manages to mobilize (Siisiäinen, 2003).

Social capital is the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition - or in other words, to membership in a group - which provides each of its members with the backing of the collectivity-owned capital, a ‘credential’ which entitles them to credit, in the various senses of the word (Bourdieu, 1986:51).

While Putnam represents a social equilibrium school, Bourdieu has a conflictual view on social relations. Putnam approaches the concept of ‘social capital’ from a bird’s eye perspective, whence it is seen as a source for the ‘common good’ and as emanating from joint actions and endeavors. Seeing ‘social capital’ from this perspective blurs the individual motivations and incentives for joint action. It gives the concept an air of something that strongly adds to consensual understanding in society, but because of the circular reasoning the origins of it are obscured. Bourdieu approaches the question from a worm’s-eye perspective and considers the usefulness of ‘social capital’ for those who are ultimately at the source of it, i.e. the individual actors. The way individuals make use of and accumulate different personal ‘capitals’ – social, human, economic - is at the core of Bourdieu’s reasoning, by which he ultimately sees social capital as resulting from originally conflictual

constellations. Every individual makes her way within a given context, called a 'field' by Bourdieu, and in doing so is restricted by her 'habitus', including gender, age, social status and so on. In other words, individuals are defined by their belonging to a field. An essential difference between Putnam and Bourdieu is that Putnam thinks that generalized trust is possible and that actors can rise above their specific interests, while Bourdieu thinks that 'universalized values' are in fact 'particular, universalized values', i.e. the values of the dominants (Siisiäinen, 2000). Thus, if we follow the line of Bourdieu's thinking, what is perceived as general trust in a society is in fact the universalized values of the dominants in society. Change occurs when the universalized values – the symbolic violence – are questioned by those who are dominated and social conflicts arise.

As argued by Foley and Edwards (1999: 146), the mere presence of networks and associations cannot be understood as social capital, just as resources like trust and reciprocity cannot be social capital without identifying individuals and/or groups with access to them. Furthermore, different kinds of groups with different kinds of organizational characteristics are bound to develop access to different kinds of social capital. In other words, even if the activities of two groups are similar and have similar aims, the outcomes for the members will not be identical (Eastis, 1998).

Building on Bourdieu's conception of social capital as context-dependent, Foley and Edwards (op.cit.) have developed a model of social capital in which the different social levels influencing resources accessible to and used by individual or collective actors are depicted (Fig. 1). The model shows how the social location of a network within the broader socio-historical context determines the ways its members are or are not linked to specific resources, that is, have access to available resources. An important point is that actors need to be aware of the presence of the resources in order to benefit from them. Also, individual and/or group agency and perceptions of the broader context will finally determine what resources will be mobilized for particular purposes in specific situations.

The model contains both the origins and the outcomes of social capital for individuals and groups and works as a heuristic tool for understanding the sources and consequences of social capital in different contexts. However, in the mainstream development discourse, the perspective on 'social capital' has been that of Putnam's social harmony, and the following section is an attempt to understand the reasons for this and to present some of the voices that have been critical of the dominant consensual perception of the concept.

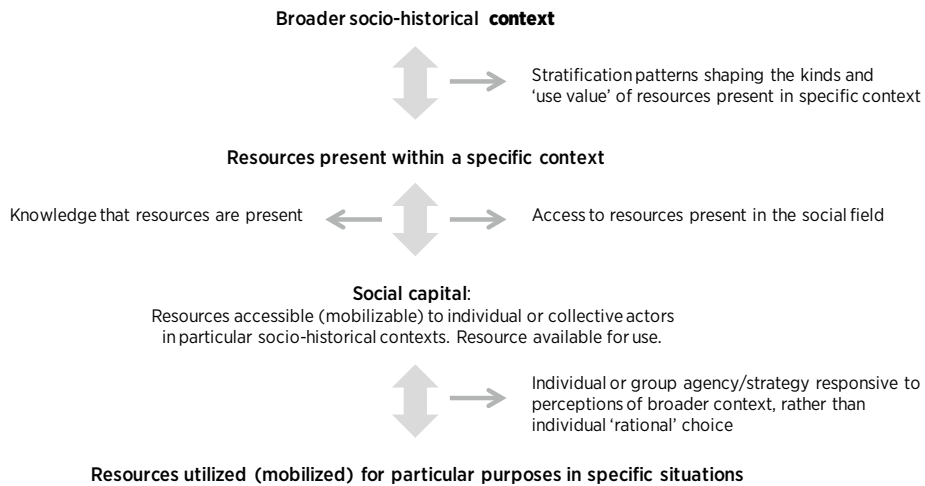


Figure 1. A model of Social Capital (Foley and Edwards, 1999: 167)

2.2.3 'SOCIAL CAPITAL', DEVELOPMENT, AND CRITICAL VOICES

The World Bank has promoted the idea of social capital actively since the mid 1990's (Fine, 2001, McNeill, 2004). Since the neoliberal turn, it has become one of the central concepts both for international organizations and national governments as well as NGOs (Harriss & De Renzio, 1997:920, Rankin, 2001, Woolcock, 2002). For organizations like the World Bank the introduction of the concept of 'social capital' has offered a convenient discursive bridge between economics and other social sciences, though critics, especially Fine (2001), claim that as a result of the World Bank's adoption of the concept, other social sciences have been sold out to economics. This criticism notwithstanding, through this common concept studies from different disciplines encounter and constructively engage with another, because the language of social capital enables them to open a conversation; without it, they would probably operate in parallel universes (Woolcock, 2010:478).

One of the main premises behind Putnam's work is the concept that voluntary associations work as catalysts for civic and democratic development in a society. In other words, an active associative life is beneficial both for those participating in the work of the associations and society at large. Putnam argues that 'participation in civic organizations inculcates skills of co-operation as well as a sense of shared responsibility for collective endeavors'(Putnam et al, 1993:90). However, it may be asked whether social capital is always a beneficial resource for society as a whole, as differences in access to social capital could generate economic, social, and political

cleavages (Maloney, Smith, and Stoker, 2000: 218). In response to this criticism of the overly celebratory tone of those who emphasize the ‘sunny side’ of social capital, Putnam concedes that social capital can be used for antisocial and malevolent purposes, just like any other form of capital. It is therefore crucial to differentiate forms of social capital. The most important distinction is between *bridging* (or inclusive) and *bonding* (or exclusive) social capital (Putnam, 2000: 22).

‘Bonding’ social capital refers to mutual trust and cooperation between individuals in a network with shared social identities, like family members, close friends and neighbors. It means trusting and relying on people with similar ethnic backgrounds, belonging to social groups and life experiences. A feeling of belonging and understanding one another – bonding – can arise in any group where trust emanates from mutual codes and norms and these can be in conflict with the codes and norms of the surrounding society, as is the case with criminal groups and sects. In this sense, ‘bonding social capital’ is not the kind that intrinsically adds to the common good – it can, on the contrary, be harmful for society as a whole. ‘Bridging’ social capital refers to relations of trust and mutual support and comprehension that can be built between people who differ with regard to their social identity or demographical backgrounds. The way boundaries between social identities are defined is very much context and community specific. In one society ‘age’ can be an important factor for defining identity, but in another ‘ethnic background’ draws the sharpest lines between people.

In an attempt to visualize the different social consequences of the various kinds of social capital (fig. 2), Deepa Narayan has outlined a framework for analyzing the outcomes of bonding versus bridging – or what she calls insular social groups versus civic engagement – in relation to governance.

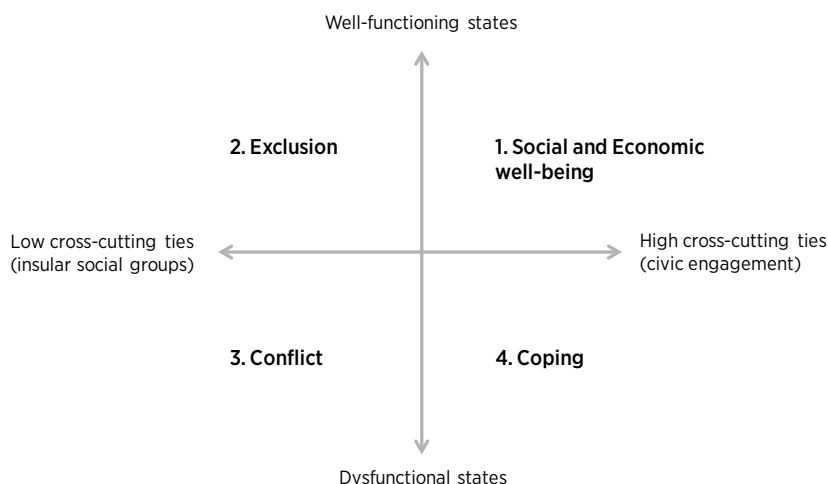


Figure 2. Relationship between cross-cutting ties and governance (Narayan 2002: 60)

In this figure, the two variable dimensions are the level of the functioning of the state and the extent of cross cutting ties between and among social groups. The ideal scenario is in quadrant 1: Social and economic well being, where good governance is combined with high cross-cutting ties - or bridging - resulting in both economic and social welfare. For example, Nordic countries can be placed in this quadrant. Quadrant 2: Exclusion, depicts a situation where a country or a region has a functioning governance, but where there are strict boundaries and no cross-cutting ties between social groups. India with its cast system and South Africa in the apartheid era can be placed in this quadrant. In combination with a dysfunctional state, a society with insular social groups - quadrant 3 - is open to conflicts. An example for this is Somalia, where different clans fight each other and the state is absent. Quadrant 4: Coping, describes a situation where informal coping networks substitute for the failed state. This is the case in many African countries, where, for various reasons, the state has failed to fulfill its basic functions and people manage their livelihoods through and in various forms of self help associations (Narayan, 2002: 60-63).

Analyzing 'social capital' from these different positions has added to its heuristic value in understanding the dynamics of development. In recent discussions, however, a critical approach to the concept and to its potential to eradicate poverty seems to be gaining ground, especially among social scientists actually practicing empirical research at a grassroots level. In sum, the critics emphasize the fact that 'social capital', for example in the form of small businesses, cannot alone raise the population out of poverty, but require the support of the structures of a 'developmentalist' state (Meagher, 2005 and 2006, Midgely, 2008). There are different circuits of social capital, and those that would assist escape from poverty are often inaccessible to the poorest (Cleaver, 2005). Feminist scholars criticize the concept because 'social capital' is more often than not associated with women, who are expected to add to the common good by working voluntarily, so that there is a 'downside' to 'social capital' connected to social, economic and gender inequalities (Mayoux, 2001, Molyneux, 2002). Beall (2001) also warns against 'over-romanticizing' of social networks and the dangers of overlooking the importance of an enabling environment. An 'enabling environment' usually includes the state and the broader civil society (Woolcock, 1998), but may also take into account the market and the corporate sector (Rankin, 2001).

In a critique of the alleged role of social capital in economic development, Cleaver (2002) makes an interesting point when rejecting the view of individuals as essentially economic resource appropriators. Her introduction of the concept of 'bricolage'³ in this context implies that in the constant and dynamic construction of

3 "Bricolage" refers to the French word meaning improvised fixing and mending by using and combining sometimes unexpected elements. It was used by Claude Lévi-Strauss in his book "The Savage Mind" (1962) to describe spontaneous actions - which is probably what Cleaver refers to in her work.

institutional frames for society different parts are assembled, norms are adapted, and values and arrangements are molded to suit to new purposes. Individuals are both conscious and unconscious social agents, deeply embedded in their cultural environment but capable of analyzing and acting upon the circumstances that confront them. Thus, individual action is characterized both by agency and structural constraint. A constant appearance of new situations does not result in a constant occurrence of new actions, but the actions are based on existing norms and mechanisms. The use and adaptation of pre-existing customs and practices result in a new arrangement with the legitimacy of 'tradition' and become a part of the 'right way of doing things'. In developing the concept of 'bricolage', Cleaver obviously draws on the same source as Foley and Edwards (op. cit), namely Bourdieu's references to the constraints of fields and the symbolic violence of the values of the dominant turning into universalized values.

In the concept of 'bricolage' there is a creative element of doing things in unexpected ways within given and ordinary frames. At the same time, the concept has a taste of haphazard proceedings that, at least to a French speaking audience, raises an image of very loosely fitted structures. Nevertheless, 'bricolage' is an appealing concept for describing the way groups, households or individuals make the best of available assets and adapt to new situations, and how they manage to subsist in adverse situations. A successful approach to solving livelihood problems is very much dependent on how well an individual or group can use and combine the different elements available to them. The livelihoods approach described below is one attempt to look more schematically at how different elements, including 'social capital', are part of a more complex whole that constitutes the conditions for livelihood.

2.3 CHOOSING A PERSPECTIVE; SOCIAL CAPITAL WITHIN THE LIVELIHOODS APPROACH

2.3.1 THE LIVELIHOODS APPROACH

Livelihood studies are grounded in the multidimensional realities of everyday life and they concentrate on the actions and strategies of people trying to make a living in difficult circumstances. This has provided a whole new perspective to the understanding of the complexity of the current problems of poverty and development (Rakodi, 2002; De Haan and Zoomers, 2005).

The coining of the livelihoods concept is attributed largely to the UK Department for International Development (DFID), whose development of it is mainly based on work by the Institute of Development Studies (IDS) at the University of Sussex (DIFD, 1999). The work at IDS was especially developed by Robert Chambers, who

emphasizes the importance of the agency of the poor themselves when looking for sustainable solutions for poverty alleviation (Chambers, 1995). Although, in itself, a framework is naturally nothing more than a lens that aids in looking at a complex reality, the strength of the livelihoods approach lies in its analytic and heuristic power. Additionally, in the conduct of development research and in defining development policy the livelihoods approach provides a common frame that simplifies a multifaceted field and thus renders it easily approachable and understandable (Rakodi, 2002: 8-9).

In spite of all the criticism of the use of the concept of social capital in development discourse, it has proved to be useful as a system of reference that helps policy makers deal with the 'messiness of social reality' (Beall, 2001:359). Within the livelihoods framework the concept is especially used as a tool to grasp the interplay of different life spheres that affect a person's circumstances and possibilities of subsistence. Since my aim is to seize the significance of the social capital the women's groups generate for their members, the concept is perceived in the present study as constituting one livelihood asset, along with others.

A central feature of the livelihoods approach is the highlighting of the potential and available assets accessible to poor people. These assets are named 'capitals' so as to emphasize their features as resources. 'Human capital' refers to available labor force, skills and education. 'Physical capital' refers to the basic infrastructure; transport, water, shelter, electricity, and the means of production available for pursuing livelihoods. 'Financial capital' stands for financial resources like savings and credit, while 'natural capital' means environmental resources like land and water,⁴ necessary for a number of livelihoods. Within the livelihoods approach, 'social capital' refers to networks, membership of groups, relationships of trust and reciprocity and access to wider institutions of society on which people rely in pursuit of their livelihoods (Carney, 1998).

Here it is important to underline that social interaction is termed 'capital' only when it is persistent and gives rise to stocks of, for example, trust and knowledge, that can be counted on. This means that even if the social interaction is not permanent, it creates resources that can be used after it is over (Rakodi, 2002)⁵. In other words, social interaction needs to be reinforced through reciprocal acts in order to develop social capital, but once persons rely on and trust each other, the benefits of a relationship can be used even if the persons involved do not meet on a regular basis. Concrete examples of this are the strong ties between classmates or army comrades.

4 'Water' is both physical and natural capital, which makes it very important and politically sensitive. Access to drinking water and/or fishing waters, for example, are crucial for the livelihood of all humans on this planet. Drinking water is a physical necessity, while fishing waters are a natural resource in the same way as arable land.

5 See also Bourdieu (1986:51), quoted above p.35

Social groups, households and individual household members all have their unique profile with regard to access to capitals. The profile is determined by traditional or lawful rights and by the way they are materialized. Choices of livelihood strategies are made within these frames of the access profile and they can change over time (De Haan and Quarles van Ufford, 2002).

To the initial basic factors shaping economic growth - land, labor and *physical* capital – neoclassic economic thinkers have added human and social capital. If *human* capital resides within individuals, *social* capital resides in relationships (Woolcock, 2002: 21). Derived from these basic factors, the five assets or ‘capitals’ composing the livelihoods of a group, household or an individual are frequently depicted in the shape of a pentagon. The idea is that access to each asset can be subjectively figured in the pentagon in order to have a starting point for understanding how and in what combinations access to different ‘capitals’ determine livelihoods. Degrees of access and combinations vary from case to case and to put it very simply, the idea with development interventions is to augment or facilitate access to one or several ‘capitals’ in order to ameliorate the whole picture. For example, one of the strongest arguments behind group based micro-credit schemes is that they contribute to a growing access to financial as well as social capital, which in turn can lead to improved human and physical capital (Rakodi, 2002:13).

In the figure (fig.3) below, the livelihoods framework is depicted as a schema containing context, structures and processes, as well as strategies and assets.

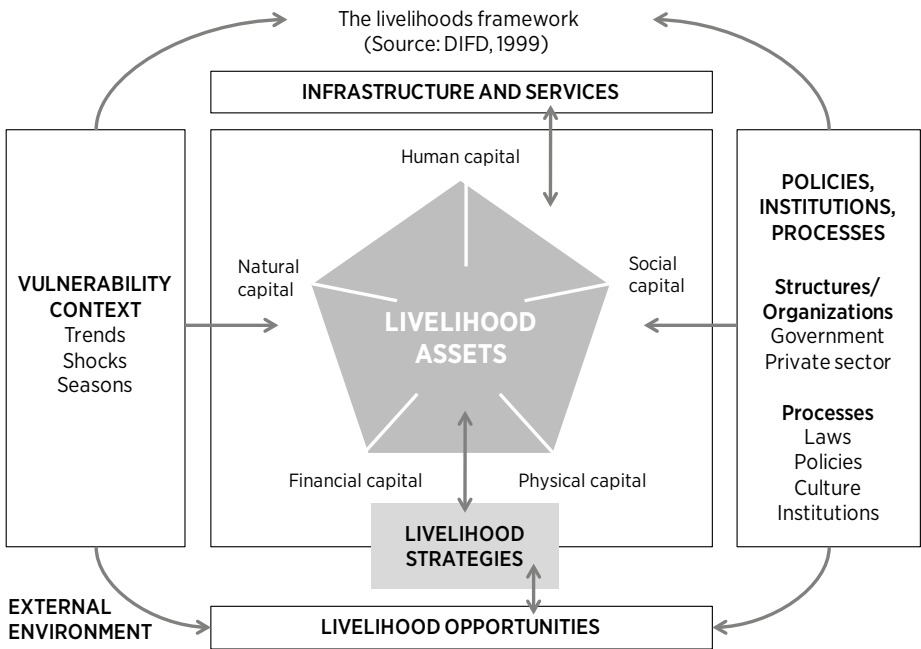


Figure 3. The livelihoods framework (Source: DIFD, 1999)

This framework is applicable to any individual or group in any context and community, but for the purposes of the present study, the emphasis is on the availability and sustainability of assets, which along with social capital constitute the frame for the livelihood of individuals, households or groups. These assets are, for example, human capital in the form of literacy and other academic skills, or natural capital in the form of access to fish from the sea or products of the earth. Of interest here is how individuals – in this case women belonging to women's groups – build their own livelihood trajectories within the given limits of their society and the panoply of various capitals available to them.

Returning to Cleaver's (2002) description of how individual action is characterized both by agency and structural constraint, and how reactions to new situations are based on existing norms and mechanisms, the livelihoods framework can also be seen as a schema for a livelihoods 'bricolage'. For example, for a poor Senegalese woman living in an urban neighborhood, the vulnerability context has a tendency to change from one day to another and livelihood strategies have to be constantly adapted to new situations. The access to different assets is decisive for strategic choices, while social structures and processes serve as regulators and draw the limits for actions. As different parts in the process are constantly undergoing influence from other parts, change is inevitable with time. This is why looking at groups or individuals' livelihood trajectories tells us a lot about how and why change has occurred in society.

2.3.2 LIVELIHOOD TRAJECTORIES – FROM RURAL TO URBAN LIVES

The massive rural exodus since the 1960's has led to drastic changes in the livelihoods of the West African population. The rural exodus was triggered by three elementary 'push' factors; one environmental, one economic and one demographic. Serious drought is the primary environmental factor that has affected West-African agriculture at different periods. At the root of the economic factor is the shock suffered when colonial dependencies were replaced with new West African states whose economies were unprepared for competition on the global markets. Finally, the rapid population growth, averaging 2, 7% per year, has aggravated both the environmental and the economic problems (De Haan and Quarles van Ufford, 2002).

Simultaneously, important 'pull' factors have attracted the rural population to the urban environment, as the urban context offers multiple livelihood opportunities at all social levels, unlike the rural districts. Furthermore, even for the poorest, the town offers an infrastructure that makes everyday life easier. For example, it makes a difference for a woman if she has access to a public water tap in the neighborhood, rather than having to fetch the water daily for her household from a well several

kilometers away. In towns there is more of everything, including both opportunities and misery (Sheldon, 1996).

In addition, as a result of rapid urban growth, the rural-urban interactions have been intense in West Africa and this has had a decisive influence on what De Haan and others (De Haan and Zoomers, 2005) have called peoples' livelihood trajectories. The concept refers to the fact that access to livelihoods is embedded in a wider social, economic, political, and natural context. Consequently, a person's or a household's access to different capitals with decisive roles for their livelihoods can vary largely under different circumstances. For example, lacking or having access to social capital can be crucial for pursuing a livelihood in situations where access to other capitals fails, as in severe economic crises or in natural catastrophes. Tracing the livelihood trajectories of different persons can therefore be enlightening when seeking to understand how the choices of livelihoods are embedded in the social, economic and cultural context.

Livelihood research is carried out at the micro-level, among individuals, households and communities, but with reference to the macro-context, that is, the structural, institutional and historical frames. This implies an analysis of social relations in a given historical context as well as an analysis of policy making at a given time. In sum, as emphasized by De Haan and van Ufford (2002), the concept of livelihoods is not merely a question of having access to and a strategy with capitals, but also a question of how groups, households and individuals interact within a wider context.

This brings us to the core question of the present subject: what is the meaning of the Senegalese women's groups, and notably the social capital they generate for their members in a larger livelihoods context? The larger context consists of gender related questions of social institutions and power that have particular consequences for women's livelihoods. The second part of the theoretical frame therefore proceeds to a discussion about the relationship between gender, money and empowerment.

2.4 WOMEN, MONEY, AND EMPOWERMENT

2.4.1 EMPOWERMENT THROUGH MICRO-CREDITS AND ECONOMIC INDEPENDENCE?

Since the 1980's the prevailing economic crisis has had far-reaching consequences in most sub-Saharan countries in Africa. One of these consequences is that women's movements in developing African countries have become an object of increasing policy concern, as their potential as vehicles for the delivery of goods and services

has been recognized (Molyneux, 1998: 221). Because of the persistent economic crisis, men find it increasingly difficult to earn a living and women have to assume more economic responsibilities. The number of female heads of households, sole breadwinners in the family, has increased. This means that around 30 percent of the world's households are estimated to be headed by women, even if they are not often recognized as such. A majority of these women have a triple workload. They do their domestic duties in difficult conditions, they provide the household with incomes and they increasingly take over community services that are not – or are no longer – supplied by the state (Hainard & Verschuur, 2001:38).

Within this frame, the development efforts to support women in developing countries have been mostly financial and the rapidly growing popularity of micro-credit schemes has been by far the most consequent development policy, especially those aimed at promoting poor women. From 1997 to 2005, the number of people with access to micro-credits in the developing world grew from 13.5 million to 113.3 million, and 84% of these were women (Daley-Harris, 2006). By the end of 2007, of the 106.6 million very poor reached by micro-credit schemes, 88.7 million (i.e. 83 percent) were women, the latter representing a 764 percent increase in the number of poorest women reached from December 31, 1999 to December 31, 2007 (Daley-Harris, 2009). In numerical terms, the number had grown from 10.3 million at the end of 1999 to 88.7 million at the end of 2007.

The latest report from the Microcredit Summit Campaign gives the figures as of December 31, 2010. At that date, microfinance institutions reported that they reached 205 314 502 clients. Of these 137 547 441 were among the poorest, and of the poorest clients, 82.3 percent were women (Maes & Reed, 2012).

One of the reasons that micro-credits are offered to women especially is that they are seen as better at repaying loans. In addition, there is a general notion that micro-credits are instrumental for the livelihoods of poor women and their families in developing countries. The third argument for directing micro-credits to women in particular is that the credits contribute to their economic independence and thus to women's empowerment (Endely, 2001; Garikipati, 2008; Guerin, 2002). Empowerment is understood as a process of developing negotiating skills from the bottom up (at family and collective levels), with the ultimate intention of bringing about a fairer distribution of power. The question is not merely about equitable gender relations in society, but about changing society. For the World Bank, which is the most influential and powerful institution behind the micro-credits schemes, promoting women's empowerment as a development goal is based on the intrinsic value of social justice, but also on the instrumental usefulness of empowered women for other goals, namely economic growth, poverty reduction and the promotion of better governance (Malhotra et al, 2002).

Microfinance usually targets women, and more than 80 percent of the poorest microfinance clients are female. As mentioned earlier, repayment rates are higher

for women than men and the former are therefore also better business partners. Thus directing microfinance to female borrowers combines positive inputs for both public policy and good business. In addition to this, it is widely admitted that women, compared to men, contribute a larger part of their income to household consumption and the wellbeing of their families. In sum, pragmatically speaking, it makes large sense to concentrate the provision of microfinance on poor women in developing countries (Daley-Harris, 2007).

Notwithstanding all the positive impacts of micro-credits, especially for women in developing countries, the main question remains: can women's empowerment alone, understood as an attempt to redress unequal power relations and produce new development paradigms, end both general and gender-related inequality (Hainard & Verschuur, 2001:46)?

From a developmental point of view, the vast 'micro-credits industry' is mainly leaning on a notion that access to small loans will help disadvantaged groups to help themselves out of deprivation, and obviously, in various ways, issuing micro-credits has been a success, especially with women, in many developing countries. The Nobel Prize laureate Grameen bank is the most visible example of success for the concept in a developing country, and especially in Bangladesh, where the bank was founded. Today, the concept has successfully spread throughout the developing world, providing millions of poor people with a possibility to save and to have access to small loans. Even though variable methods have been used in different evaluation studies, it is fairly widely accepted that lending to women does improve household incomes. Furthermore, access to credits is also linked with other associated benefits such as increased livelihood diversification, more labor market activity, more education and better health (Dowla, 2006, Dowla and Barua, 2006, Goldberg, 2005, Garikipati, 2008).

On the other hand, various studies conducted specifically in the Senegalese context have revealed that micro-credits aimed at women do not per se lead to a multiplication of small businesses conducted by women. In fact, the money from the micro-credits is used for other purposes – like health care, schoolbooks, daily meals, but also as credits to other people (Duffy-Tumas, 2009, Guerin, 2006, Ndione, 1994). Consequently, in the context of this study on women's groups in Senegal it is essential to focus on the meaning of and relationship between money and empowerment, especially for women in Senegal.

2.4.2 GENDERED MONEY?

Money is, according to Georg Simmel, the most legible image and incarnation of the fact that things only have a meaning in relation to each other and that meanings are determined by their mutual relations. Relations between various elements in our existence are symbolized by particular objects – like coins, wedding rings or uniforms

– but these are only the visible signs or symbols of relationships we associate with them (Simmel et al, 2004:129). Even though money is ‘colorless and odorless’, because it is understood through meanings in very dissimilar existences, people relate very differently to it. Gender is one social position that makes a difference in our relationship to money, and socio-economic conditions very much dictate the hierarchy of our needs and thus how we relate to money. As Guerin (2006:564) puts it, money is not simply a monetary instrument with a single function. In fact, ‘money talks’ and the structures of social relations shape the meaning of money, and conversely, the use of money shapes social relations.

In western feminist thinking, one of the important ideas has been the notion that women’s economic independence is a basic condition for gender equality. This reflects the fact that in western societies women’s individualistic dreams are founded on a materialistic basis; in other words having one’s own money is seen as a prerequisite for freedom of choice in life for women everywhere (Nzegwu, 2002:11). Provided that basic needs like food and shelter are satisfied, a striving for economic independence is seen as a primordially important resource for women’s empowerment in developing countries and the massive popularity of micro-credits, intended especially to women, is understandable in this light (Malhotra et al, 2002:10).

However, African women do not necessarily see an individual struggle for economic independence as valuable. The wellbeing of their families and especially for their children is their first concern, and they see their central role as mothers as their main source of identity. Thus African women are not first and foremost preoccupied with struggling for personal gain (Nzegwu, 2002, Oyewùmi, 1997, 2000).

Women’s empowerment, as expressed in the Western development discourse, necessarily implies a process towards change. It also means that women themselves are seen as significant actors, agents, in the process. The following definition of empowerment by Kabeer (2001) efficiently synthesizes the two conditions:

‘The expansion of people’s ability to make strategic life choices in a context where this ability was previously denied to them.’

When it comes to empowerment, it is crucial to underline the importance of contextual differences in different societies and several studies have proved that here community conditions are more important than individual factors (Malhotra et al. 2002:18).

2.4.3 PULLING DOWN THE ‘MATERNAL WALL?’

In the recent World Development Report 2012, entitled *Gender Equality and Development*, women are seen as crucial vehicles for economic growth – as an unused potential workforce, but also as potential consumers hindered not so much

by a 'glass ceiling' as by a 'maternal wall': in other words, the fact that mothers are still those who take care of the offspring is preventing women from entering the global workforce and denying it their enormous potential (World Bank, 2011: 340). Thinking in these terms, aiming at 'gender equality' means striving for women to achieve a position equal to that of men, an endeavor to which motherhood is seen as an obstacle – a wall – that has to be pulled down one way or another.

As pointed out by Signe Arnfeldt (2002), in Western development thinking modernity implies a concept of 'gender equality' where men and women are as much alike as possible, and where the socio-economic position of the masculine gender is the ideal to strive at. This way of thinking may be considered both phallocratic and ethnocentric, while it denies the very nature of the female gender, i.e. motherhood, and totally overlooks the fact that in many African (and other) cultures gender is not as crucial for identity as, for example, age and/or family / kin.

In contrast to modern Western societies, in Africa there is a sacred and almost divine importance accorded to motherhood, and the issue of the structural status of motherhood is the main difference between the historical experiences of African women and those of European women (Amadioume 1997:146, quoted in Arnfeldt, 2002).

Oyewùmi (2000), who also stresses the importance of motherhood in the African context, points out that although wifedom has traditionally been regarded as functional and necessary in many African societies, it is at the same time seen as a transitional phase on the road to motherhood. Thus, 'Mother' is the preferred and cherished self-identity of many African women. Consequently, in all African family arrangements, the most important ties within the family flow from the mother, whatever the norms of marriage residence. These ties link the mother to the child and connect all children of the same mother with a bond that is conceived as natural and unbreakable.

It is also of importance here to underline the fact that African families in general are not necessarily spatially confined within the household, as wives usually belong to their birth families, even though they do not necessarily reside with their kin groups (Oyewùmi, 2000).

As Andrea Cornwall (2007:2) points out, it is important to raise the question of the extent to which feminist development advocacy and mobilization has relied on essentialism and its own imaginaries. In other words, in development policy one should be able to distinguish between myths and facts. Thus, in the 'feminist mythology of development' there is a tendency to see women as both victims and heroines in a development policy narrative where the underlying aim is economic autonomy for women. For example, one very strong belief about women in Africa is that they are victims, subdued and dependent on their husbands and other male members of their families, who therefore need empowerment through economic independence. On the other hand, there is a tenacious myth of the heroic African

woman overcoming almost any obstacle and coping with inhuman conditions. This again has led to impossibly high expectations as regards the capacity of African women to act as the catalyst of development.

In consequence, there has been an urge to 'free' African women from economic and social dependence on men, but a rarely mentioned fact about women in a number of African societies is that being married is probably still more important than being 'empowered' through economic independence. Being unmarried is associated with being unsuccessful, despite its relative freedom. For example, in her study in Cameroon, Endely (2001) noted that control of assets and freedom to earn income – crucial elements in the 'empowerment' spoken of by gender and development policy-makers and practitioners – seemed to be seen as much less desirable than the status accorded by a marital relationship.

In sum, behind the exogenous strive for empowerment for African women, there is a notion of economic self-sustainability as a primary condition for women to take the lead in their own lives. This can lead to economic burdens and expectations imposed on women who in reality have other dreams and aspirations than shouldering the economic responsibilities for their families.

The specific consequences of the 'gender equality' policy, particularly in Senegal, are discussed in more in detail in chapter 5 below.

2.4.4 FORMAL AND INFORMAL SAVING SYSTEMS

Institutions supporting popular saving adapted to different individual needs are considered the basic building blocks of a functioning economy. Domestic (in the sense of both households and countries) capital accumulation - the prerequisite for a properly functioning market - requires domestic saving. Saving can be encouraged through taxation and other government measures, but in the long run the economy will not be sustainable without popular saving. As established by Geertz 50 years ago, in developing countries western-type savings institutions like banks, savings cooperatives and the like were introduced, but did not have the success needed to create a sufficient volume of domestic saving. The reason for this was that western-type savings institutions were usually badly adapted to the social structures of the developing world and the real needs of the population (Geertz, 1962: 241).

On the other hand, according to Miracle et al. (1980), all over Africa people have created their own informal systems for saving and capital accumulation. Because women in general have, historically speaking, until very recently been globally excluded from the formal economic circuits and notably from the right to have their own bank account, women in different societies have developed their own informal financial systems. In Africa especially women are champions of creating informal savings systems.

A characteristic of informal finance is that it is easily adapted to changing needs, whilst simultaneously contributing to change in society (Guerin, 2006:558). In particular, the rotating saving and credit associations - the ROSCAs - are informal saving systems that are found everywhere in developing countries, and also in a number of societies belonging to the 'developed' world (Ardener and Burman, 1996). As a result, with time the ROSCAs have turned out to be more than a '*middle rung in development*' (Geertz, 1966) and deserve to be considered as informal institutions which have a considerable impact on people's economic, but also social circumstances (Ardener, 1996).

Basically, the principle of the ROSCA is the same everywhere; a group of people convene and regularly gather fixed monetary contributions from all group members. The group members get the whole collected sum in turns. There are numerous versions of the system, but the model is the same everywhere. A basic definition of a ROSCA is: *an association formed upon a core of participants who make regular contributions to a fund which is given in whole or in part to each contributor in turn* (Ardener, 1996:1).

In Africa, the ROSCAs have developed especially in West Africa, where commerce evolved early. From there the ROSCAs spread with the slave trade to the Caribbean and probably to part of the southern United States. Characteristic for the African ROSCAs is that the leader is a very central character and plays an important role when the rules that concern the functioning of the group are fixed. The associations are of various sizes and their monetary importance for their members differs, but usually they always have an important social function, as members assist each other in time of crises such as illness or death (Geertz, 1962).

When the micro-credits schemes were first introduced in the 1990's, the traditional ROSCAs were not even considered as readily existing savings and credit institutions. On the contrary, micro-credit schemes were introduced as something new and they seemed to be the perfect solution for alleviating poverty, especially because they fitted in with the values of different actors within the development field. Those who valued a community-based approach with a special focus on women found that the system suited their aims entirely. The rise of the NGOs and the general interest in social capital created a favorable climate for the development of micro-credits. Furthermore, the prospect of alleviating poverty while providing incentives to work through non-governmental leadership and the use of mechanisms disciplined by market forces was welcomed by neoliberal actors in the development field (Maclean, 2010, Morduch, 1999).

A major argument in favor of the massive introduction of micro-credits in developing countries was that they could apparently contribute to the empowerment of women. Research has shown that microcredit increases women's bargaining power within the home, give them more central roles in the community as well as a increased awareness of social and political issues. They give women a possibility

for more mobility and increase their self-esteem. However, micro-credits *per se* cannot break a system of patriarchal control. Even if female microcredit clients have access to credit, this does not automatically mean that they have control over the loans or the income their microenterprises generate. Generally speaking, women are empowered by micro-credits, but essentially in non-economic ways (Aneel, 2007).

The importance of social capital and the characteristics of the neighborhood for success in self employment through micro-credits are underlined in a study by Gomez and Santor (2001). Access to social capital seems to be crucial when it comes to an optimal use of a micro-credit scheme. In other words, access to micro-credits alone is not sufficient to promote self-employment.

Furthermore, microfinance has become a promising investment target for all kinds of investors, and there is no doubt that the microfinance industry is, like any other industry, a profit making one. The positive side of this is that the impoverished are seen as a worthy clientele, but the negative side is the high interest rates in microfinance. The interest rates are high partly because of the substantial costs of servicing small loans in remote locations. Yet many MFIs keep charging high interest rates even after they have reduced those service costs through increased efficiency (Daley-Harris, 2009). In sum, micro-credits are undoubtedly interesting and promising vehicles in the fight against poverty, but much more research and schooling, as well as meaningful communication on the subject is needed in order to develop micro-credit schemes that will really reach their goal (Guerin, 2002, Wampfler, Guerin, Servet, 2006).

2.4.5 WOMEN'S GROUPS, EMPOWERMENT AND SOCIAL CAPITAL

As seen above, discussions about women and development essentially involve the concept of empowerment. In the development discourse there is an inclination to assume that an empowering process is triggered only by exogenous events, whereas the importance of local social norms and practices in shaping the environment in which new experiences can or cannot be empowering is often overlooked (Mahmud, 2003:584). The following description of traditional informal African women's groups summarizes a common exogenous view on their social impact:

'Women's groups show great internal solidarity, but their motive for joint action is largely driven by moral economy considerations, that is, the desire to protect or enhance traditional values. Moreover, their activities tend to be confined to very elementary livelihood issues and thus have little impact on the nature of the public realm' (Hyden, 2001: 162).

Other researchers share the view that traditional African women's groups are not potential platforms for empowerment because they reflect the hierarchical and gendered structures of traditional society (Evers Rosander, 1997 ab). There are

more nuanced views to the question, however, like Creevey's (2004), according to which it makes a difference for the potential of empowerment if decision making within the group is organized horizontally or vertically: horizontal structures support individual agency and thus have an impact on how group members think about themselves and their possibilities for change. Yet, the potential of traditional informal women's groups has attracted the attention of very few researchers and the groups have mostly been seen as representing a constraint on development (Purkayastha and Subramaniam, 2004).

Simultaneously, and controversially, there is a certain trend to trust in feminine qualities like reliability in paying back loans, and women as a force to counter corruption (Goetz, 2007). Women in general, and poor women in particular, are also frequently presented as champions of social capital generation (González de la Rocha, 2007, Maclean, 2010). The virtues of 'female solidarity' are also frequently brought into salience when speaking about African women (Cornwall, 2007). In short, and somewhat bluntly, women, once excluded from both the economic and the political spheres, are now expected to 'save the world', and the image of 'the African woman' is presented as intrinsically good and virtuous.

2.5 SUMMARY AND CONCLUSION OF THE THEORETICAL FRAMEWORK: EXPLORING LINKAGES BETWEEN GENDER, SOCIAL CAPITAL, LIVELIHOODS AND EMPOWERMENT

'Social capital' has been one of the central concepts in the development discourse since the mid 1990's (Bhandari and Yasunobu, 2009, Foley and Edwards, 1999, Halpern, 2005, Isham *et al*, 2002, Rothstein, 2003, Woolcock, 2010). The concept can be seen as a contemporary development of one of the epistemological core questions in sociology: how do different expressions of social cohesion influence society as well as individuals. In recognizing the importance of the concept, international central institutions like the World Bank have included it on their agenda. However, the World Bank's perspective on 'social capital' has as a rule been both collective and consensual, and the instrumental and individual side of social capital has frequently been omitted. In the present study on informal women's groups in Senegal, social capital is seen as an individual asset and as a part of available resources that form a personal livelihood. The availability of the assets depends on social institutional structures and the role of the women's groups in individual livelihood trajectories form the central issue for the study.

The introduction of micro-credits, especially for poor women in developing countries, has been motivated by the notion that economic independence is a motor for women's empowerment and thus ultimately a way of reducing gender

inequalities. However, in the end, access to economic resources is a question of survival and a part of a larger whole which determines how groups, households and individuals manage their livelihoods. In formulating development policy the livelihoods approach has proved useful when seeking to understand local and grassroots level situations. In short, the approach aims to enclose all the different assets or 'capitals' that constitute the conditions for livelihoods: human, social, financial, physical and natural.

According to Cleaver (2002), interventions in both economic and other forms of development should be based on an understanding of the substance, underlying principles and social effects of institutions, not merely their visible form. Rather than placing emphasis on their manifestation as structures and outcomes, deliberately crafted, institutions should be seen as a process of 'bricolage'. It is never possible to predict accurately how newly introduced arrangements will become revised, adapted and socially embedded over time, or, for that matter, abandoned and forgotten. This is one of the reasons why research on the significance of informal women's groups in Senegal can be helpful in understanding the social institutional structures that the various micro-credit schemes operate in today. The informal women's groups have been instrumental in women's saving and commercial activities for decades and they have played important roles in the Senegalese urbanization process. As part of this process, the groups themselves have undergone changes when adapting to new situations.

The World Bank's understanding of social capital is close to Robert Putnam's, who emphasizes the value of associational life for the prevalence of social capital in a society (Putnam, 1993). However, it is only bridging social capital - that is, cooperation, networks and mutual trust spanning over the internal networks of specific groups; ethnic, age, gender, social class, for example - that is considered as beneficial for the larger society (Narayan, 2002). In other words, not all forms of associative life are valuable for economic and democratic development of a society. The task of the present study is therefore to find out if, and in what circumstances, women's groups in urban Senegal can emanate social capital for individual members as well as for the larger society, notably the women's neighborhoods. Given this aim the Foley and Edwards (1999: 167) version of Bourdieu's theoretical understanding of social capital as resources accessible and available for use in particular socio-historical contexts is useful in understanding the dynamics between individuals and their social surroundings. Finally, considering social capital as one of the resources forming the livelihoods of urban women in Senegal helps in extending the whole picture.

3 METHODOLOGY

The flexible character of the concept of social capital as it is used both by economists and sociologists, as well as by political theorists and anthropologists, is an eloquent example of how a pragmatic approach to a central research issue can be fruitful in order to create understanding and synergy between different disciplines. Development research is by definition multidisciplinary and draws its methods from a large scope of both qualitative and quantitative alternatives. Thus, the choice of a mixed method strategy for the present study is congruent both with its conceptual approach as well as with its disciplinary place of abode.

How the choice of methods of the research at hand articulates with the theoretical framework is best understood by placing the methodology on a ‘paradigmatic map’. Morgan (2007) calls the mixing of methods a pragmatic approach, distinguishing it from the pure qualitative or quantitative approaches. The approaches are distinguished by their ways of dealing with the connection of theory and data, their relationship to the research process as well as how conclusions are drawn from the data. The following table resumes the distinctive key issues concerning the three approaches.

Table 1. A Pragmatic Alternative to the Key Issues in Social Science Research Methodology

	Qualitative Approach	Quantitative Approach	Pragmatic Approach
Connection of theory and data	Induction	Deduction	Abduction
Relationship to research process	Subjectivity	Objectivity	Intersubjectivity
Inference from data	Context	Generality	Transferability

Source: Morgan, 2007:71

In social science research, linking theory and data through abduction within a pragmatic approach means using, and being open to, different sources and possible pathways in order to understand a given phenomena. It is a way of orienting oneself and moving forward in one’s inquiry without the limitations of either a qualitative or a quantitative approach. In the same line, intersubjectivity in relationship to the research process implies that all individuals have their own way of interpreting the ‘real world’, while transferability refers to the importance of reflecting upon in what other contexts our findings can be useful. In other words, having a pragmatic approach and mixing methods enlarges both the available panoply of practical

working tools and opens a larger spectrum for seeing the world than would the limiting of research methods either to a quantitative or a qualitative approach.

While Morgan (op.cit:68) especially emphasizes the usefulness of a pragmatic approach in sharing meaning and joint action between different disciplines, Feilzer (2010) sees pragmatism as allowing the researcher to be free of mental and practical constraint and choosing the method that best suits a given research(er). Underlying the choice of a methodology is always the researchers' epistemological understanding of the world, even if it is not articulated or made explicit. Moreover, the interpretation of any research findings will expose the researchers' underlying philosophies, drawing on, and expanding the notion that 'all knowledge is knowledge from some point of view'. In other words, the choice of methods and the outcome of the analysis of the findings depend in the end on who the researcher is.

There is nothing exceptional with mixing methods in social research, and many researchers have and have had a mixed methods approach without explicitly underlining or explaining the fact that they are doing so (Hesse-Biber, 2010). However, understanding the modes and circumstances of why and how the study at hand was carried out requires some reflections on how different methods used articulate with the theoretical frame of the study, as well as with its context. While the core of the empirical evidence for the present study is qualitative and consists of a set of 30 semi-structured interviews with members of women's groups in Rufisque, this central part of the research has its baseline in mainly very basic quantitative data gathered earlier in 1993-94. The 30 semi-structured interviews were conducted in 2001, and a further qualitative follow up of the three groups the interviewed women belonged to was done in 2008. Both the interviews and the follow up have an ethnographic character, but the central questions and the main focus of the study stem from the previously done quantitative mapping of associational life in Rufisque. In other words, different – mixed – methods have been used in an abductive manner when connecting the data to the theoretical frame of the study. In pragmatic terms this means that each phase of the research has led to the next and simultaneously each part has contributed to the shedding of more light on the empirical evidence gathered in the other parts. The concrete fieldwork has been linear in time, the whole picture has however been fully drawn when writing it all down and linking the different kinds of finding to each other and to a theoretical frame.

My involvement in supporting women's groups in Rufisque, as well as my personal history as a resident in Senegal, have had their impact on the kind of data I was able to produce in the different sequences, and consequently, the methodology has a strong pragmatic character in the sense that Feilzer (2010) describes pragmatism in research. Simultaneously, the longitudinal character of the study allows the drawing of a picture of the social and economic development in Senegal during the relatively long time span it covers.

From today's perspective, looking at the socio-economic and political climate in Senegal in 1993-94, when the present study was initiated, it becomes quite obvious that the liberalization of the economy and the various structural adjustment programs that have taken place in the country since 1984 effectively led to a shifting of social and economic responsibility over to the civil society. This shift included an effort at decentralizing political power, which was to be realized in the municipal elections of 1996. In neighborhood politics this was, among other things, translated into more confidence in locally organized groups as an asset at grassroots level⁶. As a consequence, more responsibility was put on women's shoulders and women's groups in particular received more attention from international development agencies and local NGO's, as well as from the national government. As a result of this awakened interest, many groups were activated or changed their strategies in order to become more oriented towards supporting their members' livelihoods. In short, the social and economic climate promoted women and especially women's groups and the result of this was observable in the growing number of various women's groups in Rufisque.

In my 1993-94 inventory of all associational life in Rufisque, the importance of the women's groups for their neighborhoods stood out alongside the significance of the groups for the women themselves. In my involvement with the project of building a women's centre in Rufisque, the questions concerning women's livelihoods and survival strategies became apparent in a very tangible way. In fact, my engagement with the women's centre turned out to be an invaluable path towards an understanding of social institutions and relationships of power in the neighborhoods I was studying.

To sum up, the data used in this study was gathered during a time span of more than 15 years. The fieldwork is divided into three distinct sequences, different methods having been used at each time. In 1993-94 the baseline information was collected through structured interviews with group leaders or their assistants. The interviews were based on a questionnaire (Appendix) that I developed in collaboration with my assistant by testing it on some women's groups' leaders. The results of the mapping are mainly quantitative and they give a picture of the different functions of the groups, as well as their sizes, their structures, their names and the significances of the names, the savings involved and their years of functioning. The results of the mapping are given in Chapter 7.

In 2001, I conducted 30 semi-structured individual interviews with members from three different women's groups in Rufisque. Here the method is ethnographic and the results are discussed in Chapter 8. The analysis of the interviews gives a

6 The Senegalese decentralization scheme from 1996 stipulates that the local administrations be advised by committees on neighborhood level and notably youth and women's groups are mentioned (Fall, 1998, Patterson, 2002).

closer focus on the role of the women's groups for the lives and livelihoods of their members. Finally, in 2008, I carried out a follow-up of the three groups included in the fieldwork in 2001 by doing three semi-structured group interviews as well as three semi-structured interviews with individual women from the groups. This final sequence of the fieldwork in particular is combined with my ethnographic experience of the field, which was strongly influenced by my involvement with the activities of a women's centre situated in the area. This part of the research is recounted in Chapter 9.

3.1 METHODS USED

3.1.1 1993-94: THE MAPPING OF ALL ASSOCIATIONS IN RUFISQUE

The assignment to do an exhaustive mapping of associational life in Rufisque was given by a private foundation with ambitions to initiate activities to support neighborhood level development in the town. For various reasons, notably a fatal illness suffered by the initiator of the foundation, the objectives of the institution were never reached, and the complete results of that mapping exercise were never published.

At the time of the mapping, Rufisque was divided into around 50 neighborhoods called *quartier*, with each *quartier* having its own *chef de quartier* – all men at that time. The *chef de quartier* is appointed by the mayor and serves as mediator between the people and the town authorities. The *quartier*, or the neighborhood, is perceived as a geographically and demographically homogeneous area where everyone knows each other: 'a place where happiness and sorrow are shared'. The *chef de quartier* knows and keeps records of every family in the neighborhood, deals with conflicts and tries to prevent them, and serves as guardian of things found and lost. The *chef* is a person in whom people are expected to trust and rely on, assigned responsibilities concerning the everyday life of the population (Tall, 1998).

With the help of the various *chefs de quartier*, all associations in the neighborhoods were listed, both formal and informal. Using these lists, the leaders of different associations were contacted and interviewed with the use of a prepared questionnaire (Appendix). The questions were related to the history and activities of the association and the respondents were either the chairpersons or their assistants.

I encountered many difficulties when I began the survey in 1993, as I failed to contact the right town authorities in order to get a permit to do a survey. Counseled by my employer, I had assumed the *chefs de quartier* to be the right persons to contact and that their approval would count as an official sanction for my mapping. But because of political frictions in some neighborhoods my intervention was

experienced as an intrusion in areas where it was not clear who actually had the status of *chef de quartier*. Eventually, alerted by one particularly offended *chef*, the police intervened and I was asked to suspend my inquiries.

Finally, the situation was cleared up when a research permit was granted to me by the local *prefect*. A sociologist himself, he understood what I was trying to do and helped me to formulate my official application for a permit. I am indebted to him for his lesson in the realities of local politics and in how crucial it is for the researcher to **know** how things are done and not simply to **assume**.

Rufisque turned out to be a town with numerous associations, of which the mapping covered 279. Of these, 157 were women's groups or associations. Thus, according to the mapping, at that time women's groups represented more than half of all associative life in the town. For each of the women's groups, the leader or one of her assistants was interviewed according to the prepared questionnaire. The results from this mapping constitute the baseline for the present study. As the neighborhoods of Rufisque were systematically covered by the mapping and the data is initially based on information from each *chef de quartier*, the results can be considered representative.

3.1.2 2001: INTERVIEWS WITH 30 WOMEN'S GROUPS MEMBERS

In 1996 - 2001, I was engaged in a project to build a women's centre in Rufisque (See Hollmén, Reuter, Sandman, 2002), and thus had the opportunity to develop a deeper acquaintance with several of the groups that were included in the mapping mentioned above. In 1999 - 2000 I studied for a year at the Institute of Development research (IUED) in Geneva, and it was decided that I should continue there with research that would deal with the question of women's groups. The research plan was agreed upon with Dr. Yvan Droz, my supervisor at the Institute, and in spring 2001 I returned to Rufisque to do the interviews that form the core of the present study.

The three groups whose members were interviewed in 2001 had all been included in the mapping from 1993 - 94 and had thus had time to develop a history and to establish solid structures for their activities. They were all from the same northern part of Rufisque, but from distinct neighborhoods with somewhat dissimilar socio-economic structures. Each group was asked to designate 10 women who would take part in the interviews, and consequently a total of 30 women participated.

In addition to being included in the 1993 -1994 mapping, there were three main criteria for choosing the groups. Firstly, they all had around 100 members, because smaller groups would have had difficulties in organizing several activities and the sums involved in the ROSCAs would most likely have been too insignificant for investments in petty trade, for example. Secondly, the members are aged from 30 to 50, the most likely age range for a woman to be married and have children of her own. Finally, the members of the group are from the same neighbourhood and

a neighbourhood group is likely to be instrumental for the whole neighbourhood by arranging festivities, helping newcomers to settle, and so on.

In my research, I first contacted the leaders of each chosen group. Because the women knew me from earlier meetings, it was easy to re-establish the contact. Collaboration was probably also smoothened by the fact that my in-law family had been established in the town since the 1950's and people knew who I was. In Rufisque, Europeans cannot go without being noticed. References to a family as well as belonging are important in Senegalese society, and the fact that a person can be placed in a larger context helps in social relationships and gives credibility to her actions.

Nevertheless, even if I felt at home in the neighbourhoods of Rufisque, I was very much aware of the social gap between the inhabitants and myself. I had gathered a fair amount of insight and knowledge of Senegalese society during the 11 years I had lived in the country, and I had collected information, especially about rural women's lives and livelihoods, through earlier research (Rosenlew-Cremieux, 1983, 1993). All the same, I had to admit that it was impossible for me to **really** know what it was like to be one of the wives of a polygamous man, or how it felt to get up in the mornings not knowing how to find the money to feed one's children that particular day, to mention but two of the most obvious differences between the members of the women's groups and myself.

However, even if I had no personal experience of it myself, knowledge and awareness of the living conditions was a great help in doing the interviews. Additionally, the results of the mapping I had done in 1993-94 had given me precious background information about the structures and functions of the women's groups. In particular, knowledge of the local conditions gave me an insight into the variation in how the women related to their own groups. It became obvious that structural variations in different neighborhoods made the groups different from each other. The concepts of 'embeddedness' and 'bricolage' became tangible through the interviews and proved to be useful in understanding how the women relate to themselves and to their social environment.

Another obvious advantage when finding a common ground with the women I interviewed, besides being a woman myself, was belonging to the same age group. The fact that I was married and mother of three opened doors to their world; had I been young and single I would probably have had more difficulties in being accepted and in obtaining willingly-given answers to my questions (C.f. Warren and Hackney, 2000:8).

Before doing the interviews with the 30 women in the present study, I interviewed both leaders and members from other women's groups in the town. I did this in order to get a more detailed background picture of the women's groups in general, and especially in order to test my semi-structured interview questions. Testing my questions helped me develop a short list of themes to treat with my respondents.

All the interviews were recorded with the consent of the respondents. Even if personal anonymity did not seem an important issue for the women, we agreed that no full names of individual members would appear in the research report. One of my two translators, who were both young mothers, was present during each interview and orally translated my questions and the respondents' answers. The tapes were integrally transcribed and translated from Wolof to French with professional skill by Dr. Souleymane Faye from the linguistic centre at the University of Dakar (CLAD).

My move back to Finland made it very difficult for me to continue my studies in Geneva, and the data I had gathered in Rufisque remained unused until I was accepted as a PhD candidate in Development Studies at the University of Helsinki in autumn 2004. My supervisors urged me to return to the field to obtain supplementary data for my study, and I myself had several questions about developments in and around the groups I had studied. Therefore I made one more trip to Rufisque in spring 2008, in order to get answers to all these questions.

3.1.3 2008: EXPLORING GROUP TRAJECTORIES; GROUP INTERVIEWS

As will be described in more detail below, between 2001 and 2008 much had happened, both in the lives of the women in 'my' groups and in my relationship with them. I faced a new situation, in which I no longer 'belonged' in Rufisque, and where my long absence had changed my status in the eyes of those I wanted to interview. All in all, returning to Rufisque was the hardest, but also the most salutary, lesson I had ever had as a researcher, and it took me quite a lot of time and patience, and the swallowing of some pride, to gather the information I needed.

In 2008, without the time and especially the resources that had been available to me before, it was not possible for me to interview individually all 30 of the women included in my research in 2001. This was one of the reasons for choosing to do group interviews with the three women's groups. Group interviews were convenient at this stage, because the aim of the last part of my fieldwork was primarily to track the main developments and events in the groups' activities since the first interviews seven years earlier. How had the groups coped with socioeconomic changes, in particular the growth in the availability of micro-credits to women? Were the credits the traditional groups offered undermined by other credits now available? Had the members altered their attitudes to the groups? Had some members been excluded, and if so why? These questions formed the basis for all the group interviews, but the interview situations were all different. They took place in the three different neighborhoods, in locations chosen by the groups, usually in the leader's homes.

Since 2001 one of the groups especially had developed a hostile attitude towards my friend and main assistant, who also served as my translator, and who lived in the same neighborhood as they. The group in question refused to allow her to be present during our meetings and because I disposed over a very limited time span, I

had to make do without a translator. However, some of the leading members of the group were fluent French speakers, so I understood their point without translation. The group had undergone several transformations in its structures and some former members included in the 2001 interviews had either been excluded or had excluded themselves. These I interviewed separately about the reasons for their exclusion in order to get a more complete picture of the development of the group.

The group interview situation and my presence in the neighborhood obviously sparked conflicts between some group members and the whole situation was quite embarrassing for us all. It is not unusual that the interview situation brings together people who do not mix otherwise, and when the interviewer and interviewees have a common history unexpected reactions can occur (Tolonen & Palmu, 2007, Sherman Heyl, 2001).

The other two groups had also undergone changes and there was some confusion as to who was actually the leader of one of them. Despite all these difficulties, things were eventually sorted out and I could conduct group interviews with all three groups.

Finally, in addition to the fact that returning to the field gave the present study an additional temporal perspective, it was an extremely valuable lesson about my own role as a researcher. These questions are dealt with in more detail in the following section.

3.2 ETHICAL CONSIDERATIONS AND THE ELEMENT OF TIME IN THE RESEARCH DESIGN

Understanding the social structures underlying the relationship between the object of research and the researcher is crucial for the outcome of a study. Realities like age, social status, race and gender are obvious and can in some cases be serious obstacles to qualitative research done in the form of interviews. However, there is a more subtle 'violence' in the interview situation which the researcher should be aware of, namely that s/he is both intruding in the objects' lives and posing the rules of the game. This is valid for the ethnographic method; the fact that the researcher spends time in the field with those who are the subject of research doesn't mean that s/he becomes invisible. The mere presence of an outsider can be felt as an intrusion to an established community (Bourdieu, 1993).

I was stingingly aware of this constellation of 'violence' when doing individual interviews with members of women's groups in Rufisque in 2001. It was so obvious that I was in a more powerful position than the women I was going to interview that I decided to do the interviews in a house I had access to at that time and invited the women to come there in smaller groups. The house was next to the central market place and some distance from the northern neighborhoods the women

came from, so taking part in the interviews was an important investment in time for the respondents, who all had their hands full with their children, households and different livelihood activities. This is why I aimed to make the interviews part of a special day for the women. Each group spent some hours in the house and while I interviewed each woman separately, the others could have tea and have a look around. It was an old colonial house by the seaside, which had served as a general physician's surgery and residence for many decades. The house was surrounded by high walls and tickled the curiosity of the inhabitants of Rufisque, and few had ever had the possibility to have a look behind the walls. Later, when handing out the individual photographs I took of every woman interviewed, I took the opportunity to meet them in their own homes and spend some time in their universe.

The women seemed pleased and honored to be invited to come to the house. My impression was that they were more at ease in the quiet of the garden facing the sea than they would have been in their own homes with children, husbands and other relatives around. Some of the women told me after the interview that they had never spoken about their lives as they had done with me and that it had been a positive experience for them. I was aware of my position as materially well off compared to them and clearly aware of the difficulties of communication between us because of our differences and notably because I worked with translators⁷. At the same time the fact that I was not one of the women in Rufisque made it possible for them to be open about problems in their lives and to share matters they would usually conceal because of questions of pride and the need to keep up a facade in front of others. Most important of all, the fact that we were amongst women engaged in questions about the women's groups – my translators were both women – created an atmosphere that helped everyone to feel at ease. This would have been impossible if I had done the interviews in the women's own homes. Furthermore, the need to create an atmosphere of confidentiality with the women I interviewed about their groups was the main reason that I did not include their husbands or other members of their families in the study. For me, losing the confidence of the women was a bigger threat to the outcome of the study than was the bias of looking at the groups only through the eyes of the women. In fact, I was specifically interested in obtaining the subjective picture of their groups given by the women themselves.

Because of my involvement in the building of the women's centre in the same northern neighborhood the groups came from I had met with some of the women before. Everyone knew that I wanted to understand the women's condition in Senegal and my engagement in the women's centre was probably a solid proof of this. Not one of the women questioned my motives in doing the interviews. Because of the serious problems encountered during the first phase of my fieldwork in Rufisque,

7 Many of the women spoke some French and I speak some Wolof, but it would have been very uncomfortable for all to do the interviews without a translator.

I had expected more obstacles in finding a mutual understanding with the women concerning the interviews. As it happened, the difficulties were to come later.

After the interviews in 2001 I settled in Finland and briefly returned to Rufisque a couple of times within the frame of the women's centre project. On these occasions, I came to meet some of the central figures of the three groups, but I did not have the possibility to pick up the thread of the interviews I had done in 2001. It was not until spring 2008 that I could stay in Rufisque for a longer period (three weeks) and do a follow-up of the evolution of the groups. In seven years much had happened in our lives, both theirs and mine. I had no more access to the house by the sea and I travelled on foot, by horse and cart or clandestine taxis, just as my respondents did. Although I enjoyed my new freedom and travelling light, I understand that in my respondent's eyes my status had suffered a serious decline. This would, in the end, open new dimensions of the groups because there seemingly was no more need to keep up a facade for me.

Ultimately, as it altered the attitudes of some of the respondents towards my friend, who served as my assistant as well as my translator, as well as towards me, my changed status proved to be an advantage in that it revealed the power constellations within the groups. The reaction towards the change has also provoked thoughts concerning my own role and position in the research design.

3.3 ON REFLEXIVITY IN FIELDWORK

The third fieldwork phase in Rufisque in 2008 proved to be decisive both for the analysis of the women's groups and for understanding my own position as a researcher. This implies a reflexive analysis of the shifts in my own position in the field. Reflexivity has its risks because it can easily slide into 'navel-gazing', but is necessary if a researcher is concerned about her position. This means pinpointing one's own location in the power constellation in the field and understanding how that has influenced methods, interpretations, and knowledge production (Nagar and Geiger, 2007, Sultana, 2007).

Since the question of power and of who has the right to speak in the name of Third World women was raised by Chandra Talpade Mohanty in an influential article (1984), western (feminist) researchers have been careful not to claim that they represent anyone other than themselves. The difficult question of unequal power relationships between the (feminist) researcher and the subjects of her research has also been carefully examined by scholars like Diane L. Wolf (1996). For some of those engaged in fieldwork, this caution has been paralyzing and has led them to abandon fieldwork altogether. Others have adopted a reflexive approach, involving a careful analysis of how ethnographic knowledge is shaped both by the researchers own social *identity* and her social situation, including her gender, age, class and

race, in other words, her position in relation to her research subjects (Nagar and Geiger, 2007).

As Nagar and Geiger (op.cit) point out, this kind of reflexivity emphasizes the *researcher's identity* and is frequently done as a post-fieldwork exercise with the aim to problemize the notions of bias/objectivity, but it sheds no light on the economic, political and institutional processes and structures that provided the context of the fieldwork and shaped its effects. Thus, the following account of the research subjects' reactions to the shifts in my own identity is intended to bring about a greater understanding of the economic, political and institutional processes at work in the environment the women's groups described here have evolved in.

In 2001 the women involved in my research on women's groups knew me as the daughter-in-law of the French founder of a cement factory that was still the biggest employer in the town, who had also been actively involved in local politics. His family had played a significant role in the history of Rufisque since World War II. I was also known because I had been involved in the building of the women's centre mentioned above, both in the planning and discussion phase before construction started and in its financing. Many of the women I interviewed knew me from earlier encounters in this connection. The centre was situated in the neighborhood of one of the groups involved in this study, but the actions of a local NGO ensured that it was mainly women from the adjacent neighborhood that came to play leading roles in its management. These women were more resourceful in both human and financial terms and they were also part of the present study.

Even though I attempted to make it very clear to my 2001 respondents that I was doing research and that the aim of this research was to achieve a deeper understanding of the significance of the women's groups for their members, my identity as the women saw it came to influence their responses to my questions. This identity was a double-edged sword: on the one hand communication was easy because the women knew who I was and could relate to me, but on the other hand they chose to depict their groups in a certain manner, emphasizing harmony and avoiding questions of conflict. I felt that the respondents were keen to please me by describing their groups in a favorable light, or at the very least they were careful to downplay any negative aspects of group membership.

Given my role in the building of the women's centre and as a member of an influential family, it cannot be ruled out that some at least of the women nourished hopes of being directly sponsored by me in their livelihood activities. Because I represented a potential donor and had a social status that was unattainable for my respondents, they perceived that agreeing to be subjects of my research was an investment in both the financial and the social capital I represented. The women were not unaware of the western feminist discourse, and the narratives about brave women and useless men, especially given by those who had some formal instruction, were clearly inspired by it. Even though the narratives did not consciously conceal

the fact that women themselves would rather stick to their roles as homemakers than shoulder the economic responsibility for their extended families in difficult times, the laudatory expression '*les femmes sont braves*'⁸ used by some of the respondents suggested that they had adopted a discourse that was not originally their own.

In 2008, in the eyes of my respondents, my status had sunk considerably, and with it the potential 'value' I represented as both social and financial capital, both because of my divorce and because I no longer represented any power in their own field. Analyzing the situation now, while writing this, it is obvious that my former class position had sheltered me from any openly hostile attitudes of my respondents, and that the fact of losing that position triggered a change in some of the attitudes towards me.

Although in 2008 it was quite confusing to be met with hostility by women whom I had formerly considered as privileged collaborators in my research, it was ultimately beneficial to my relationship with the women involved in this study that I was more or less obliged to share the difficulties in my personal life with them and to explain why my status had changed so radically. First of all, their change in attitude towards me wiped away the empty phrases and exposed the reality of the situation in the women's groups. Secondly, the fact that I now, at least symbolically, was more on their level made the social distance between us shrink and my person was perceived as more accessible by my respondents. This position gave me new insights into their lives.

For some of the women my divorce was incomprehensible and one of the women old enough to be my mother even took me aside and lectured me like a mother would do. For her there had been absolutely no reason for divorce; my husband took care of me and our children and he didn't beat us. In other words, he was the ideal man in the eyes of a Senegalese woman. Her reaction gave me a whole lot to think about our different positions and returning to the field with a changed status was an enriching experience, because I had to look at many aspects of life in a Senegalese neighborhood from a new angle. For example, I had to confront realities like the fear of robbers after dark (in fact, my recorder and my camera were both stolen, although this camera was miraculously found and returned to me). As it was impossible to visit every woman individually given the short stay and I therefore met the groups collectively, the conflicts within the groups became clearly evident. I was caught in intrigues and fights within the groups and was accused of taking one side against another. My visits to different informers were

8 The expression '*les femmes sont braves*' – the women are good and courageous – was one I had heard frequently used by local male politicians when dealing with questions around the women's centre. For me, it sounded particularly false coming from the mouths of women themselves, since they must have known that the 'female friendly' utterances in local politics were little more than just that, 'empty words'. (cf. Prag, 2010)

carefully observed and I found myself to be an object of jealousy between women. In short, the idyllic picture I had formed of the groups was torn apart, but at the same time I became even more convinced of the importance the groups had for the women, partly because I had experienced for myself how hostile and frightening the surrounding world could be.

Nevertheless, it took me some time to emotionally 'recover' from the confrontation with some of the women and to understand why I had been personally attacked. Eventually I realized that my presence triggered concealed conflicts and that some of them had to be 'played out' before my respondents and I could pursue our dialogues about the groups. In seven years, much had happened in the lives of all of us. Children had grown, husbands had died, left, returned or retired. Some women had undergone illnesses or environmental catastrophes like floods. One of the women had passed away, while another had lost her only child and moved back to her village. The economic situation in Senegal had gone from bad to worse, hitting the poorest hardest, and for most of the women in my study finding ways to feed their family every day was becoming more and more of a challenge.

The element of time is, as I see it, the most important in the present study. Changes in time have had an impact on the women in my study, but also on me as a researcher, and obviously this has had an impact on the way I see the groups. This is not unusual in the ethnographic research process. Furthermore, because of the time that elapses between the visits to the field and the actual reporting of what happened there, the researcher who writes up the research is not the same as the researcher who did the interviews (Tolonen & Palmu, 2007).

3.4 LINKING THEORY AND METHOD – THE ETHNOGRAPHIC APPROACH

The essential aim of the present study is to understand the role of Senegalese women's groups for and within the livelihoods trajectories of their members. As described above in Chapter 2, social capital is one of the key elements in the composition of the livelihoods of a person or a group. Social capital can serve as a bonding element within a group, in which case it may be beneficial for the members of that group, but disruptive for the surrounding society. Bridging social capital helps in the creation of networks between members of different kinds of groups and adds to the amount of trust within a community. Thus the core question is whether, and in what ways, the groups that are under scrutiny in the present study emanate social capital for their members, but also for the communities they are a part of. Here, the ethnographic approach is used to uncover the structures and mechanisms that are significant for the impact of the groups both for their members and the communities they evolve in.

In the present study, ethnography is perceived as an effort to interpret or translate selected aspects of a culture for readers who are supposedly unfamiliar with that particular culture (Cf. Van Maanen, 1995:14). The main idea is to tell a story about that culture in order to make it comprehensible to others. This story is 'true', based on real contacts and the experiences of the researcher-storyteller. It is the result of a schema constructed from strips of information – bits and pieces heard and seen by the researcher-storyteller, to which are added a dash of insight and intuition. (Agar, 1986:45)

What makes the interviews recorded here ethnographic is the fact that they are the result of the researcher's longer relationship with the people interviewed and experience in the field. The relationships with the interviewees are long enough to develop a real exchange of thoughts, where the researcher understands the position of both herself and those interviewed (Sherman Heyl, 2001). In fact, concerning the present study, as the time span of the research stretches over more than 15 years, the contact with the field develops into ethnography over time. The aim is to look at the question of social capital within, and generated from, women's groups in Rufisque. This is to be done with consideration given to how social capital relates to both individual and communitarian livelihoods.

However, collecting ethnographic evidence in fieldwork is only part of the work; the evidence also needs to be analyzed, understood and explained in order to make sense and eventually to add to our knowledge of whatever we are studying. Because of the reflexive nature of both the fieldwork and the multiphase setting of the present study, I have chosen to use tools, especially from the constructivist grounded theory, for analyzing the interviews and other field experiences.

3.5 ANALYZING DATA THROUGH CONSTRUCTIVIST GROUNDED THEORY

Constructivist grounded theory is a tool for dealing with the relativism of multiple social realities. The theory aims at an interpretative understanding of subjects' meanings, and recognizes that knowledge about social realities is created both by the viewer and the viewed. Grounded theory methods, especially as described by Charmaz (2000, 2006), are flexible and heuristic strategies rather than formulaic procedures. It is specifically Charmaz' non-rigid and interpretative way of adopting grounded theory strategies without the positivist leaning of earlier grounded theorists like Glaser and Strauss (1967), that has been my strongest inspiration when adapting the strategies for the analysis at hand.

The procedure used when analyzing the 30 interviews done in Rufisque in 2001 was first to do a selective coding: a 'conditional matrix', i.e. an analytic diagram that maps the range of conditions and consequences related to the phenomenon or

category. The matrix could be described as a series of concentric circles in which the outer rings represent those conditions most distant from actions and interactions and the inner rings represent those closest to actions and interactions. (Charmaz, 2000:516)

For example, in the interviews, a majority of the women emphasize that only through being member of a women's group have they been able to have access to a livelihood of their own. Simultaneously, the men are increasingly unable to provide incomes to their families and they fail to meet the expectations put on them. The women emphasize that the men should take care of their families, but after establishing this they describe how and why they are now responsible, often referring to social values. Here, the conditions closest to the interaction are those of the individual women members of their groups. Their husband's conditions are in the next circle, while conditions in the larger society encircle both. These themes reappear in almost every interview and it is by comparing raw data from the interviews and other used data sources that the next step, the so-called Memo Writing in the language of Grounded Theory, can take place.

In Memo Writing, the analytic interpretation is linked with the empirical reality. In the present study, data from the interviews, the survey, the observation and the focus group interviews provide the raw material for making comparisons, identifying patterns, developing ideas and analyzing properties of categories. (Charmaz, 2000:517)

The constructivist approach seeks to understand how, when, and to what extent the studied experience is embedded in larger (and probably hidden) positions, networks, situations, and relationships. Therefore, differences and distinctions between people become visible, as well as the hierarchies of power, communication, and opportunity that maintain and perpetuate such differences and distinctions. A constructivist approach means being alert to conditions under which such differences and distinctions arise and are maintained. (Charmaz, 2006:130-131)

3.6 ETHNOGRAPHIC ANALYSIS AND SOCIAL CAPITAL

Ethnographic analysis is done from a worm's-eye perspective and with the objective of understanding how individual discourses and actions articulate with the surrounding society. The model of social capital (Foley and Edwards, 1999) in fig. 1 presented above gives a schematic picture of how, within a broader socio-historical context, stratification patterns shape the choice and value of resources in a society. Access to resources depends on their presence in a particular field, as well as on individual and group agency in response to their presence. In other words, in this particular study, ethnographic analysis first aims to develop an understanding of the development of social institutional structures – that is, the broader socio-historical

context – that have resulted in the stratified panoply of resources emanating from women's groups and available to women in Rufisque today. Second, the aim is to explain and unveil the accessibility of the resources and to describe how group and/or individual agency in this particular study shape the kind of social capital created by the different groups.

Here 'social capital' is understood as an individual as well as a collective resource. The aim is to grasp the evolution of the groups at the intersection of growing responsibilities for women as breadwinners and the livelihoods assets available within the groups. Thus a picture of the significant social structures involved is necessary in order to grasp the full meaning of the ethnographic elements present. Consequently, the following chapters, 4, 5 and 6, deal with structures that are framing the lives of women in Rufisque.

4 WOMEN AND THE SOCIOECONOMIC STRUCTURES OF URBAN SENEGAL

Currently (2012), Senegal has a population of approximately 12.8 million. Since 1974 the annual population growth has been around 2, 6%, which means that the population doubles every 25 years. Furthermore, and as a consequence of this, the population is young; in 2002 almost half (42, 8%) of the Senegalese population was younger than 15 years old, more than half (54, 7%) was younger than 20 years old and only 3, 5% was 65 or older. This means that the quotient of dependency is relatively high; for 100 active persons there are 86, 5 inactive persons, that is, persons under the age of 15, or over the age of 65 (Agence Nationale de la Statistique et de la Demographie (ANSD) 2008b).

Also, the Senegalese population has more women than men – 96, 9 men for 100 women. This is because men migrate abroad more frequently than women (ANSD, 2008b). However, women are a growing proportion of the migrant Senegalese population. Although they constituted only 16% of Senegalese migrants in 1994-1997, this percentage is developing towards the global average of 47, 5% (Fall, 2010:21). In general, globally as well as in Senegal, the trends in international migration are changing and the migrating population is increasingly made up of youth and women. The Senegalese female migrants who are not joining their families, but are searching for livelihood opportunities abroad alone are often 'business women'. Their access to the markets is facilitated by the vast networks constructed by the existing Senegalese communities in Spain, Italy or New York, for example (Fall, 2002:573).

Furthermore, the Senegalese population is unevenly spread. It is concentrated in the western and central parts of the country, while the eastern and northern parts are thinly populated. This is a result of an ongoing trend in which the Dakar region attracts population from the rest of the country. In 1961, Dakar with its suburbs had 443 500 inhabitants, representing 14% of the Senegalese population (Le Cour Grandmaison, 1972:22). In 2002, the population of the Dakar region was estimated to be around 2 000 000, which represents about 22% of the total population in an area that represents only 0.3% of the total national area of 196 712 m² (ANSD, 2008a).

Obviously, the demographic pressure on the Dakar region is a huge challenge for the development of infrastructure and socioeconomic structures, as well as for people's livelihoods. In this chapter, the main social economic and cultural structures that, in addition to the demographic forces, especially influence the female population's livelihoods are under scrutiny. They form the outlines for the conditions the women's groups in Senegal evolve in.

4.1 COLONIALISM AND GENDERED DIVISION OF LABOR

It is by now firmly established that in pre-colonial sub-Saharan Africa the institutionalized rights and responsibilities of men and women were conceived as parallel rather than hierarchical, and that the activities and organizations of each gender cross-cut both public and private life. As a result of colonial policy, women's status was seriously undermined and new modes of life altered the distribution of tasks in a way that has been detrimental for them (Boserup, 1970, Paulme, 1971:8; Etienne and Leacock, 1980:7, Reinwald, 1995, Perry, 2005).

The first contact between the Western world and the part of Africa which is called Senegal today occurred in 1445, when the Portuguese Dinis Dias 'discovered' the Cap Vert peninsula. After this contact almost 400 years of European invasions and settlements followed, driven by both mercantile and ecclesiastic interests. The settlers were Dutch, Portuguese, British or French and the results of successive wars in Europe determined the sequence of European powers that controlled Senegal. In fact, Europeans rarely penetrated the interior of the country and settled mainly on the coastline. It was not until the time of the French West African Federation (AOF: *Afrique occidentale française*), from 1895 to 1958, that an effective colonization of Senegal took place (Diouf, 2001).

The result of colonization was economic exploitation of natural as well as human resources of the colonized territories. This exploitation necessarily entailed a transformation of productive relations which profoundly affected personal relationships. The self-perpetuating process of transforming colonized people into producers and consumers of commodities served the colonial powers' needs for both raw materials and markets. In pursuing this transformation the colonizers addressed their demands and their technical inventions to men, thus creating a situation in which men had access to cash and women were economically dependent on them (Boserup, 1970).

In Senegal, the French introduced the groundnut as a cash crop at the beginning of the 19th century, which had profound consequences for the country at all levels, as the growing of subsistence crops was largely replaced by growing cash crops. This changed traditional rural organization and structures and still has a profound impact on how life is organized in the country (Diop, 1981, Perry, 2005).

Within Senegalese households in general, and in particular in rural environments, a gendered division of labor is still the rule today. The dominating ethnic group, the Wolof, has had a strong influence in forming the Senegalese life style, and is characterized by a hierarchic structure that defines the roles and tasks of everyone (Diop, 1981,1985). Gender differentiation and segregation begins at an early age and boys and girls are integrated into their future roles as soon as possible. For girls this means performing domestic tasks and taking care of younger siblings. Even

if Senegal has approached gender equality in rates of attending primary schools (ANSD, 2008b:47), in some of the regions of Senegal girls still attend school less than boys as a result of their early household responsibilities, but also because of early marriages and pregnancies (Piriaux, 2000).

One of the reasons that Senegalese girls in the rural context continue to attend schools less than boys is the household work they have to do, as an increasing number of their mothers are engaged in petty trade for their livelihoods and are thus forced to be absent from their homes. The fact that in rural Senegal women as well as men contribute to the breadwinning within their families by earning their own money is mainly due to the changes in socio-economic structures brought by structural adjustment programs and the influence of neoliberal politics (Gadio and Rakowski, 1999, Perry, 2005).

In her ethnographic study on the changes in gendered division of labor due to economic liberalization among the rural Wolof of Senegal, Donna Perry comes to the interesting conclusion that structural adjustment and the abandonment of co-operative maintenance of the peanuts trade has returned to women the economic role they lost when the colonial French introduced the peanuts as cash crops. Because small farmers no longer have the support of the state co-operatives, their incomes have fallen dramatically and the women have been forced to add to the families' incomes, mainly through petty trade in the numerous new market places that have been introduced in the Senegalese countryside. Men conceive the women's commercial activities as morally questionable and they feel threatened in their roles as heads of households, while women consider that they are not competing with men, but making a contribution to the household economy which is complementary to that of the men. Thus, in opposition to those who only see structural adjustment programs and other neoliberal trends as augmenting the workload of women, Perry sees the changes as beneficial to women in the sense that they have a more visible role both in their households and in the society at large. This visibility and promotion of women's economic independence is supported and nourished by numerous NGOs: s supplying women with small credits for trade (Perry, 2005).

For adults, in an ideal world corresponding to ruling values in society, the gender segregation is still very strict. Women are responsible for the household and the children, men work the fields during the rainy season and repair huts and fences during the dry season. The chief of the household, the oldest man, is called *borom kër*. Next in the hierarchy are his younger brothers, and below them his sons and their male parallel cousins. Married men are higher in the hierarchy than unmarried men. Women have a lower status than men, and their hierarchical order is determined by their husband's status. Polygamy is permitted and frequent, the highest female status being accorded to the first wife of the *borom kër*. Accordingly she rules over the other women in the household and has the right to delegate her domestic tasks to others. The mothers-in-law rule over their sons' wives and in the patrilocal Wolof

society young wives are always strangers, because they are from other households. They are expected to keep a low profile and to adapt to the new household rules. Young unmarried girls have the lowest status of all in the households and they are expected to serve everyone. Only the move to a husband's household changes this (Diop, 1981, 1985).

Ideally, a good man is diligent and persistent in his work and boys are trained early to be courageous and perseverant. 'Lazy' men are said to behave like women and only women have the 'right' to be soft or relaxed (Sylla, 1978:128). This moral attitude is quite ironic considering that in general women in Africa clearly work more than men (Charmes, 2006).

African women in general and Senegalese women in particular, tend to play down their own efforts within the household and they readily refer to themselves as inferior to men. This is especially true of older illiterate women. Here, two different sociological theoretical explanations can shed some light on why African women are so modest about their own significance. First, as described by Oyewùmi (1997:122), African females were treated by the European colonizers both as Africans and as African women. They were dominated, exploited, and inferiorized as Africans alongside African men, but additionally inferiorized and marginalized as African women. This kind of procedure can only leave deep traces in the self-perception of African women. They end up by minimizing their value, or, as Bourdieu might have put it, the violence against women has become symbolic and the women themselves perceive the androcentric social order and gender segregation as neutral, and as a result there is no longer any need to legitimize the sexual division of labor (Bourdieu, 1998:15).

4.2 INSTITUTIONAL STRUCTURES – HIERARCHIES

The institutional structures of Senegalese society are basically very strictly hierarchical (Diop, 1981, 1985; Hesselning, 1985). With the exception of the Diola in southern Casamance, the main ethnic groups of Senegal are based on an occupational caste system with strict delimitations of the functions and responsibilities of each group.

At the time when Senegal achieved independence in the 1960's, it seems that it was unthinkable for a 'free man' to marry a woman from any of the occupational casts (Faladé, 1971). Today, there is still a tendency towards endogamous preferences in marriage and a persistence of mental barriers when it comes to choosing a profession (Dial, 2008). For example, even if Senegalese artists like the internationally praised singer and currently (2012) minister of culture, Youssou N'Dour (who comes from a cast of *griots* (singers), and is thus in a 'suitable' profession as a singer), have contributed to the worldwide reputation of Senegalese music, it is still considered a domain that should be reserved for those who have the 'right' caste origins. Such

attitudes notwithstanding, today the last remains of the caste barriers in Senegal are withering rapidly, and contemporary Senegalese music can be considered a strong expression of a 'Creole, urban identity' (Benga, 2002:75), which has very little to do with indigenous cultural values. But the 'memory' of the structural hierarchies of the caste system in Senegal still lingers in the collective consciousness and is not without an impact on human interrelations. For this reason it is of interest in the context of the present study.

Therefore, in order to understand the basic foundations of contemporary Senegalese society, it may be said that the traditional and elementary Senegalese social structures stem from the hierarchical historical Wolof society,⁹ and the most salient feature of the traditional Wolof society is the occupational caste system. This means that the society has been composed of endogamous groups with hierarchical relationships and constructed according to a strict division of labor. Parallel with the caste system there was a political system of orders that articulated with the caste system but was distinct from it.

The caste system divided people first into two distinct categories: free men, the *gээр*, (usually peasants, fishermen or cattle breeders) and those with professional occupations, the *neeno*. The *neeno* in turn were divided into three distinct categories: the artisans, the *jëf-lekk*, the singers/historians or musicians, the *sab-lekk*, and the courtesans and buffoons, the *noole*. There is a clear hierarchy, as the *gээр* are considered superior to the *neeno*. While society also included slaves, they are sometimes considered as a distinct cast, even though they also form a category in the political order system. As Diop (1981) points out, the custom of taking slaves probably came with the rivalry inherent in the political relations between different kingdoms and different ethnic groups. The slaves (*jaam*) were originally either captured in battle or people from their own group punished for crime or misbehavior. The slave status was hereditary, like all the other statuses in the social system.

To resume, traditionally, in what has today become Senegalese society, a person's social position was distinctly predestined from birth and there was a clear hierarchical structure determining the rank and precedence of all. This was also valid within families, where everyone was supposed to keep to the position accorded by age, gender and relationships to others.

9 This is a simplification; in reality, what comprises Senegal today are several ethnic groups with slightly different traditional social structures than the Wolof. It is, however, justified to consider the Wolof as setting the tone in Senegal, especially in the urban context.

4.3 FAMILY STRUCTURES AND GENDER RELATIONSHIPS

As a consequence of the Senegalese family structures, Senegalese women are relatively independent economically. These structures are based on a 'lineage-segmented' model, where women are not dependent on conjugal bonds but on their own lineage. As opposed to the conjugal model, where men are economically responsible for their wives and children, women have a higher mobility and the delineation between public and private spaces is not very strict. Men and women have access to separate financial resources (historically, through separate forms of agricultural production), fulfill financial responsibilities on an equal basis and have a greater tendency to keep 'separate purses' (Guerin, 2008).

Simultaneously, as described by other researchers (Le Cour Grandmaison, 1972, Nanitelamio, 1995, Lecarme-Frassy, 2000, Dial, 2008), the Islamic norms imply that a man is responsible for his wife(s) and children, and should thus provide them with food and shelter. As a consequence of this, Senegalese women are in theory relatively free to dispose of their own incomes and they are supported by their husbands.

The average household in the Dakar region comprises around nine persons - children and adults with family bonds. There are usually several generations and the head of household is frequently a woman, because a polygamous husband is counted as the head of household only in one wife's household. Divorce is not unusual, and divorced women move back to their original household. Divorced women remarry easily, even though a woman taking care of her children alone seems to be more a rule than an exception. Even according to the statistics, woman and motherhood is a much more frequent combination than woman and husband/head of household (ANSD, 2008a). Divorce – or the menace of divorce - is a core question in the Senegalese society at large and in particular for women living in the urban agglomerations.

4.4 SENEGALESE MARRIAGE AND DIVORCE

Being married in the urban context is perceived as difficult and problematic in contemporary Senegal. The core reasons for this complexity are the contradictory pressures on women. On the one hand, because of the adverse economic situation in the country and the high unemployment rates, more often than before women have the economic responsibility for themselves and their children. On the other hand, women are supposed to act as if the husband was in charge and to be respectful and good housewives. In Dakar, one marriage out of three ends in a divorce, but most women remarry rapidly and very few women manage to, or want to, remain unmarried (Dial, 2008).

The controversial aspect of this is that the wife status is still perceived as the only right and respectable one for an adult woman, and as the pressure from family and friends on divorced women to remarry is usually strong, it is not easy for a woman to stay single, even should she wish to herself. Unmarried women are perceived as social anomalies and as constant threats to married women. In a polygamous context, rivalry and jealousy between women is magnified. Furthermore, because a child's success in life is considered to be a direct consequence of the mother's behavior as a wife, women make huge efforts to stay married (Diop, 1985, Lecarme-Frassy, 2000, Dial, 2008).

Behind the complex and controversial marriage and divorce patterns in Senegal are first of all the historical remnants of the traditional marriage. The Wolof lineage-segmented structure, in which the grooms' lineage was supposed to give a huge material compensation to the brides' lineage in order to claim the children from the marriage as theirs, led to a situation in which, if the compensation had been fully paid, divorce was difficult. In the traditional Wolof society marriages were supposed to enforce bonds between lineages, and the consent of those to be married was not a central issue. Only illness and 'bad character' were acceptable reasons for divorce. The worst thing that could happen to a woman was that she was infertile. She could also be accused of being under a bad spell if her children were stillborn or died young. In sum, everything that had to do with procreation, childbirth and the health of the children tended to be seen as a consequence of the mother's behavior and deeds. Thus barren women or women whose children died were easily divorced by their husbands, as diseases, witchcraft, and bad spells were regarded as 'hereditary', passed from the mother to the children (Diop, 1985: 204-208).

'Bad behavior' or 'bad character' could also be valid reasons for divorce, and the worse kind of behavior is adultery – when it comes to the woman. In traditional society adultery could be sanctioned by death or by slavery, and because of the severity of the sanctions, and the efficient social control in small rural villages, it rarely happened. Other sorts of 'bad behavior' that could be sanctioned by divorce were women who were excessively talkative or quarrelsome. The parents – especially the mother – of a 'badly behaving' wife were held responsible for her behavior, so much so that a wife could be 'sent back' to her family for re-education. It was, in other words, the mother's obligation to give her daughters a good education – and this opinion still prevails today (Diop, 1985:209).

For a woman, a reason to divorce a husband could be that he was unruly, brutal and violent. Here, the husband's family – his mother – was expected to talk sense into him and try to sort things out in order to avoid divorce. As the couple lived in the household of the husband's parents, it was up to the husband's family to correct his ways. If there was divorce, and the wife was found to be the reason

for the divorce, the bride wealth had to be paid back to the husband's family. If the husband was the reason for the divorce, no bride wealth was reimbursed. As the bride wealth was important, families usually made remarkable efforts to avoid divorce (Diop, 1985).

Both Islam and colonization facilitated divorce. They did this indirectly, through the restriction of the notion of family only to those who were closest kin (Islam) and through individualization which came alongside the monetary system (colonization), and they did it directly, by making divorce easy through repudiation (Islam), and by the interdiction of the cruel sanctions against adultery (colonization). This notwithstanding, the reasons for the high divorce rates today are not so much the formal religious or secular laws, but the fact that traditional values and structures have been destroyed without being replaced by new ones that might solve the problems of individuals and groups (Diop, 1985: 209-211).

Today, about one in three marriages in Dakar ends in a divorce and the largest number of civil law cases handled in the courts concern divorce. The official law only recognizes divorce through mutual consent or through court sentence. Nevertheless, because a large number of marriages are still only 'traditional', and thus not formally registered, 'traditional' marriages are easily ended by husbands repudiating their wives (Dial, 2008).

Women still marry young in Senegal, and as divorce most frequently occurs in the first years of marriage, divorced women are usually young and easily find a new husband. Even today, the first marriages of young women are more or less concluded according to the wishes of their families, which prefer older and wealthier men because young men rarely have a certain economic future nowadays. Once divorced, a woman has less 'value' as a bride and is thus freer to choose her own husband. The consequence of this is that women undergo complicated and painful trajectories in their conjugal lives in order to live up to the norms of a contradictory society. However, for Senegalese women the fundamental role is not so much that of wife as of mother.

4.5 THE IMPORTANCE OF MOTHERHOOD

Forty years ago, Denise Paulme (1971:14) wrote that children are more important than husbands for African women, and it is only by becoming a mother that they feel fulfilled. In many parts of Africa motherhood still is a prerequisite for female adulthood and the assumption that women should be responsible for child care is seriously limiting women's work opportunities. As a result, even though urban women have a wider range of work opportunities than women in rural areas, a series of obstacles prevents them from attaining equal opportunities with men.

Today adult women still lack formal education by comparison with men¹⁰ and they are the ones responsible for family and child care. These are factors that have placed women in the least profitable sectors of the urban economy. At the same time, the fact that women are responsible for their children has forced them to be innovative and struggle for the survival of their families (Sheldon, 1996:19).

One consequence of the central role motherhood occupies in the life of a Senegalese woman is that she has an extremely strong feeling of responsibility for what becomes of her children. The concept of a mother's work as determinant for her children is a frequent theme in the general discourse, and common popular proverbs emphasize that the mother is behind the social and moral success of her children and that her successes, or failures, are directly transmitted to her children (Diop, 1985, Lecarme-Frassy, 2000, Dial, 2008).

The available literature does not reveal much about how men relate to their children in Senegal, but it is obvious that the economic incapacity to take care of wife(s) and children is a shameful situation for a man. It is not unusual that a 'failed' husband 'disappears', is without contact with the wife(s) and children for years and gives no sign of his whereabouts. If one wife of a 'lost' husband wants to remarry, she has to appeal to formal justice for a divorce, a process that can be complicated if the marriage was not formally registered in the first place. Bigamy is severely sanctioned in Senegal. These complexities lead to very difficult situations for the mothers, who raise their children more or less alone. If it were not for the support of their kin and the groups they belong to, the situation would certainly be unbearable. Similarly, without the small trade and other jobs women do to earn money, the task of raising their children would be impossible.

4.6 URBANIZATION AND FEMALE JOBS IN THE DAKAR REGION

Since independence in 1960 the heavy concentration of both public and private investments into the Dakar region has led to a massive rural exodus and a concentration of activities on the Cap Vert peninsula. Until then, Senegal had been predominantly rural, and urbanization brought decisive change in economic as well as social structures. Even before these structural changes women were vital to commerce, particularly in coastal and adjoining areas where they dominated the retail food trade. Since couples did not generally share property in marriage,

¹⁰ The gender differences in access to education are, however, rapidly decreasing. This is particularly true for the Dakar region, where girls attend and succeed in primary school as much as, or even more than, boys. Nevertheless, a general favoring of boys is still valid when it comes to the secondary school level. This is particularly true of rural Senegal (ANSD, 2008b).

women had a great deal of autonomy in handling their finances (Roberston and Berger, 1986:5).

In 1965, the French sociologist Colette Le Cour Grandmaison (1969, 1972) did a study on how urbanization affected the economic and professional situation of women. Her aim was to understand the extent to which women remained dependent on their traditional tasks, and to what extent the women had access to and adapted to new tasks in a new form of society. The most obvious change had been that women had entered the wage labor market, but in fact only a small proportion of women in employment had jobs outside the domestic sector. At that time only 7, 5% of the active urban female population had a job with a wage, and 3/4 of those were domestic workers. Women then working in industry were mostly seasonal workers in the fisheries (canning factories). Other 'new' jobs for women had appeared in the health, education and administrative sectors.

Some of the 'old' occupations for women disappeared with urbanization, while others persevered and grew in importance. Employing artisanal weavers and selling their produce was a typical traditional female occupation that increased in importance with urban growth. On the Cap Vert peninsula, fisheries came to grow in importance and the produce was developed in a small-scale way by the women. For example smoking and/or drying fish allowed both conservation and transportation of the produce. A totally new niche for woman came to be vegetable growing and selling the produce in the urban market places.

Today, the great weaving ladies have almost vanished from the urban scenery as the market offers plenty of industrially prepared cloth much cheaper than the cottage industry products. But fish and locally grown vegetables remain the main trading business for urban women without formal schooling. With urbanization, it became possible for women with an aptitude for trade to develop their activities, and some of them managed to create impressive businesses (Cordonnier, 1987, Le Cour Grandmaison, 1969, 1972, Sarr, 1998)

The current economic situation in Senegal has resulted in a massive expansion of the informal sector, in particular as a privileged scene for women in productive or trading occupations. Even if the impressive development of the informal sector has offered a platform for some women for creating important businesses and for attaining social influence, most women work on a very small scale within the primary sector and with traditional activities. Women sell basic food stuff in the market places or in front of their houses. They also work with traditional handicrafts and have small service businesses, like hairdressing, catering and prostitution. These livelihoods are frequently extensions of household work and for many the situation is extremely fragile. The informal sector being the only possible one in which to exercise an economic occupation for a huge majority, there is a saturation of the markets and the incomes of women working in the sector are usually very small and not always enough to pay for the daily food (Diop, 2010:76). Today, more than

80% of the active population in the Dakar region is occupied in the private informal sector, mainly within trade or service. The public sector employs 7%, while the formal private sector employs 10% (ANSD, 2008b).

4.7 POVERTY, SOCIAL CHANGE AND FRAGILITY

In 1960 The French anthropologist Denise Paulme described the African woman as unaccustomed to relying on anyone but herself and as not needing to acquire a feeling of self-confidence, since she is already rarely without one (Paulme, 1971:15). This description fits badly with a more recent description of women in a case study done in one of the suburbs of Dakar, Pikine. In this, almost all the women asked about their role in the household said that they were 'helping' their husbands, whereas in reality they were shouldering a substantial share, if not all, of the burden involved in providing for the family's economic needs. This is because a majority of men find it difficult to fulfill their family obligations, and the rapid changes caused by increasing urbanization, economic crises, and the impacts of global liberalization are rupturing traditional frameworks and referents. (Heinart & Verschuur, 2001:48)

Two generations have passed between Paulme's and Heinart's & Verschuur's description of how Senegalese women see their role in society. Why is it that the daughters and granddaughters of women with remarkable self-esteem merely see themselves as their husbands' 'helpers', when in reality they have greater economic responsibilities for their family than their mothers and grandmothers had? Answering this question is not within the realm of this study, but the key almost certainly lies in the general deterioration of the conditions of life in Senegal due to the endemic economic crisis and the fact that women are forced either to participate in to or be entirely responsible for the economy of their families in order to keep themselves and their children alive.

As a consequence of demographic growth and economic crisis the situations of Senegalese families and individuals seem more uncertain to-day than they were at the time of independence in 1960. This fragility is a consequence of poverty.

According to Senegalese statistics, in 2005-2006, 42, 6% of the households in Senegal were considered poor¹¹. During the same time period, in the Dakar region 'only' 25% of the households were considered poor. Extreme poverty was described as the situation of 12, 7% of all households in the country, while this was the case in 0, 8% of the households in the Dakar region. In Rufisque, 33, 2%

11 There are different ways to determine and calculate poverty (Härsmar, 2010), depending on the epistemological basis. The ANSD way to assess poverty is based on the World Bank notion of income and consumption, which enables comparison with other societies, but does not take full account of the specific Senegalese context. Here the ANSD figures are used in order to give a picture of how widespread poverty is in Senegal, in the knowledge that mere percentages give a very blunt picture of the very real lives and difficulties of the people.

of the households were considered poor. Statistics also reveal that poverty goes with large household and elderly chiefs of households. Households with unmarried heads are the poorest, while polygamous households are poorer than monogamous households (ANSD, 2008b).

The reasons for the expansion of poverty in Senegal since the 1970's are multiple. The negative terms of exchange for most African countries, an international economic environment that has been detrimental for Africa, persistent drought in many Saharan countries, bad governance, the demographic explosion, unstable political regimes, and so on, have all contributed to African poverty growth. In Senegal, the economy has suffered in an unprecedented way and the state has faced economic difficulties that have forced it to minimize social expenditure under the dictates of Structural Adjustment Programs (Minvielle et al, 2005).

The Senegalese economist Sanou Mbaye (2012) underlines the internal reasons to why Senegal has not, in contrast to the recent development in other African countries, succeeded in generating subsequent economic growth. While, according to Mbaye (op. cit), Senegalese political leaders bring forth external reasons to the perseverance of poverty in the country, i.e. the PAS:s, the devaluation of the CFA franc and globalization, they keep quiet about corruption, nepotism, the internal logics of the political machinery as well as about clientelism. One important reason to why economic growth of the country has been low is that industrial growth has been slowed down because import licenses for food – especially rice – and manufactured goods have been easy ways for the political elite to build personal fortunes. In other words, the internal logic of the clientelistic politics in Senegal allows the elite to get richer while adding to the poverty of the population.

Because a growing number of Senegalese households find themselves in states of various degrees of poverty, both households and individuals are forced into pragmatic 'bricolage' for their livelihoods, which often implies ignoring legal or moral concerns and obligations. This entails erosion of the fundamental values of society, as well as a deterioration of social bonds between people. However, innovative ways of managing livelihoods are formed, women in particular having created new mutual forms of generating resources through their ROSCAs and other co-operative groups (Fall, 2007).

As a consequence of the endemic economic crisis affecting most Sub-Saharan countries, massive unemployment and significant migration movements have hit the male population of Africa especially. Consequently the incomes from women's trade have grown in importance for family economies. Typically, as a 1987 review of household budgets in Kinshasa, Zaire (Democratic Republic of Congo) reveals, the income from women's trade supports the family, particularly in a time of economic crisis (Sheldon, 1996:17).

As the significance of women's trade has grown for the economy of the families, the importance of the women's groups has developed new dimensions for their

members. The groups have roots in the traditions and structures of Senegalese society, but they have gone through many changes and faced many challenges. The broad panoply of different functions of women's groups and associations reveals something of their importance and their multiple functions in society.

5 WOMEN'S GROUPS IN SENEGAL – DIVERSITY OF ASSOCIATIONS

The following chapter traces the origins of the Senegalese women's groups and describes their different structures and functions in the contemporary and urbanizing context. In altering the gendered division of labor when introducing the culture of ground nuts as a livelihood reserved for men, the colonial episode of French speaking West Africa has had a decisive impact on the development of women's groups in Senegal. The significance of the groups was enhanced by the fact that women were marginalized from formal economy and forced to create their own networks for supporting their livelihoods. The women's groups are therefore solidly embedded in the structures of the Senegalese society.

Where women and their groups were overlooked during the colonial period of Senegal (1895-1960), today much hope is put on women to be the ones to help to lead the country out of poverty. Numerous micro-credit institutions, as well as NGOs address their action especially to women, which has significant impacts on the women's groups. The following chapter discusses the reasons and consequences of this interest for women in developing countries in general and Senegal particular and gives a description of the variety of women's groups in contemporary Senegal.

5.1 THE HISTORICAL ORIGINS OF THE WOMEN'S GROUPS

In the pre-colonial past, in most African societies, women were organized into age classes or associations of a ritual nature. Very little is known about their activities, because the first anthropologists barely studied the women's sphere. However, it is obvious that each age class had duties, collective tasks and ritual obligations, and everywhere age brought increasing authority. Later, as a result of the radical changes in the socioeconomic structures brought by colonialism, it became a general tendency for women to form groups for the purpose of carrying out their various activities (Leboeuf, 1971:112-13).

In rural Senegal women's groups are known to have existed for several generations. The Wolof call these groups *qamb* and they are based on women's collective work in fields that are specifically assigned to them. The money earned from the women's communitarian fields has been used for the members' needs in case of crises like death or illness in the family. Members have also been able to obtain loans from the collective fund. The fact that women especially work in groups and support each other is illustrated by the name given to these groups;

the word *mbootay*, originally meaning 'group' or 'circle', is today commonly used to designate women's groups (Piroux, 2002).

In 1853 the French priest and ethnographer L'Abbé P. - D. Boilat, who was born in Saint Louis of Senegal of a *métisse* mother and a French father, published a collection of drawings and ethnological studies on the Senegalese as he saw them. The *Ésquisses*, as they were called, contain very little information about the social functions and lives of women in Senegal at that time, but he describes the *mbootay* as societies that brought women of the same age and social status together. Mostly the women were from the same neighborhood and they met regularly to pass the day, and to give each other comfort and counseling in private matters. The members of a *mbootay* also contributed to the costs of each other's marriages, name giving ceremonies and funerals (Boilat, 1984 (1853)).

In her historical study of the Siin area in Senegal, Brigitte Reinwald (1995) describes the pre-colonial position of women as strong and gender roles as complementary. There was interdependency and a consciousness that both sexes are necessary for the material and the spiritual existence of society. Colonialism destroyed this political and social order, because women were ignored as producers and lost their influence over the political and cultural structures of the society. On the whole, the colonial state offered very few possibilities of identification for women. In the village context the women's groups, the *mbootay*, gained in importance because of the social changes the transformations of the economic structures brought. The matrilineal family lost its meaning, women were forced to move to their husbands and the families became smaller. Different social forms exclusively for women created ways to ascertain the women's sphere of action. In other words, gender polarization was enhanced through colonialism.

In her description of the life of women in Dakar and its surroundings in 1955, Solange Faladé (1971:226) mentions the mutual aid associations usually called '*tontines*', which the women of Dakar and the surrounding areas had formed. These aid associations function like rotating savings and credit associations (ROSCA's) and they are described as a form of 'savings bank' without interest. Their purpose is to be instrumental in helping women to save. At the same time they have a social function in helping women from the countryside to settle in towns.

Isabelle Guerin (2006) describes the *tontine* as the most popular and widespread form of saving for women in contemporary Senegal. As it is adaptable to different groups and different needs, it is accessible to everyone and it evolves with the group and with changing needs. The 'permanent savings-credit', also frequently named the 'revolving credit fund', which is much used by women engaged in petty trade, has for example developed from the *tontines* and provides the members with the possibility to take small loans frequently. Usually, the members of a *tontine* first collect amongst themselves a certain sum, which is then lent out to a number of members who pay the sum back with a small interest. Gradually, the sum available

for lending grows and more members can take loans. Its importance lies in the possibility of saving through small sums, but also in the fact that the women are 'obliged to work' (Guerin, 2006:558) in order to pay back the credit; the system creates a discipline around financial practices.

In their study on how socio-economic change is perceived by three generations of women in rural Senegal, Gadio and Rakowski (1999) make the interesting observation that the number and relevance of women's groups have augmented because of women's growing responsibilities as bread winners. The study reveals that changes in the Senegalese economic situation in the 1980s and 1990s, which increasingly forced rural women to change from growing subsistence crops to growing cash crops (vegetables for sale at local markets), have multiplied the need to adhere to women's groups. Reasons for this are manifold. First, the groups provide an opportunity to save and get loans through the ROSCAs. Second, they offer a possibility of comfort and recreation through contact with other women. Also, the groups can serve as platforms of learning through the example of others. And finally, through registered groups, women can attract the attention of donor NGOs and consequently be eligible for NGO-funding.

Senegalese sociologist Fatou Sow (1993) also describes how structural adjustment programs and the liberalization of the economy since the 1980's has changed the economic position of Senegalese women. Male unemployment has forced women into responsibilities as breadwinners, and the only way for women to finance their livelihoods is to get together in groups and thus to have access to loans available through various NGO's. The positive outcome of women's activities is that they no longer feel restricted by taboos or have complexes about working. However, even if the husband participate less in the economy of the family, socially women are first and foremost regarded as mothers and spouses. In contrast to the more or less compulsorily formed groups for female promotion, GPF's (Groupement de Promotion Féminine), which have been created both in rural and urban Senegal in order to channel the money from international development agencies and NGO's, Sow describes the urban *mbootaye* as groups of women who spontaneously get together in order to support each other in times of crisis.

In summary, the evidence of the sources suggests that in Senegal the colonial reorganization of agricultural production magnified and then consolidated gender differences, a social transformation that had a particularly strong impact on women and increased the importance of the groups they formed. Since colonial times, many things have changed in the social and economic structures of Senegal, one of the most important changes being the ongoing transition from a predominantly rural to an urban society. This transition changes social structures and the women's groups with them, but they still play an important part in the lives of women in Senegal, both urban and rural. As institutionalized parts of the Senegalese society the groups have become part of its fundamental social structures. As pointed out by

Patterson (2003:39) and Sow (1993), membership of a group is not only financially instrumental for women, but more importantly, it provides a platform for friendship and cordial relations with co-members. What has changed is the growing emphasis on women's role as breadwinners and the use of women's groups for the distribution of micro-credits aimed at developing women's livelihoods.

5.2 NGO: S AND MICRO-CREDIT SCHEMES FOR WOMEN

It is clear that the ease with which women in Senegal organize themselves in groups in order to obtain each other's strength and support for various reasons is deeply embedded in the history and structures of Senegalese society. Originally, the groups were hierarchically organized, reflecting the structures of the surrounding society. Therefore, traditionally, the groups are led by older women, wives to men with a certain position in society, at the very least heads of household and preferably village chiefs. The awakened interest of major international institutions involved in development, notably the World Bank, in women's organizations at a grass-roots level, has brought new structural and organizational elements to the women's groups. National or international NGOs not only finance various projects intended to improve women's lives through existing groups, but they also impose conditions concerning the group structures. Thus women's groups find themselves with boards of several members and with younger women on the boards because of the need for women who can read and write. The chairwoman of a group is usually an older woman with an important position in the hierarchy of traditional society, but members of the board, especially the secretary, frequently represent a younger and educated generation. Therefore, the women's groups can become arenas for struggles between those who wish to maintain tradition and those who struggle for change, as well as for struggles over both economic and political resources. This is especially so in the rural context, where resources are extremely scarce (Patterson, 2003; Prag, 2010; Sow, 1993; Venema and van Eijk, 2004).

Throughout the world the majority of the clients of the micro-credits industry are women. In Senegal, the fact that women have a tradition of organizing themselves to work together and the clear division of society into masculine and feminine spheres has most certainly contributed to the massive introduction of micro-credits, especially to women. With the support of international institutions like the World Bank, as well as private help organizations and investors, a myriad of NGOs – both national and international – have literally invaded the country with money intended to support all kinds of women's economic activities.

According to official statistics in Senegal, in 2007 the adherents to various micro-credit systems represented 64, 5% of all saving and credit clients in the country. Simultaneously, 92, 6% of all credit accorded in Senegal (calculated in monetary

value) was distributed through traditional commercial banks. In the same year, there were 21 different commercial banks in the country, while there were as many as 896 different micro-finance institutions (ANSD, 2008b). These rudimentary figures reveal the fact that although various micro-credits systems are spreading and their number is constantly growing in Senegal - the growth was almost 7% between 2006 and 2007 (ANSD, 2008b) - the monetary value of credit accessible through micro-credits represents only 7,4% of all credits accorded. In addition to this, a large and growing group of institutions share the micro-credit market.

Micro-credits are accessible to the poor, which is not the case with loans from commercial banks. The main argument for the massive influx of microfinance institutions into developing countries has been that they help to promote small business and especially women's entrepreneurship. However, it has been difficult to measure the impact of the micro-credits on the economic situation of poor people in developing countries, and just as difficult to prove that microfinance actually enhances women's enterprise activities. As Rosenberg (2010) says of the global influence of microcredit,

'It seems an honest summary of the evidence to say that we simply do not know yet whether microcredit or other forms of microfinance are helping to lift millions out of poverty.'

This uncertainty notwithstanding, the World Bank has been active in supporting the microfinance programs both technically and financially, notably by establishing the Consultative Group to Assist the Poor (CGAP) – an institution with several donors and dedicated to the promotion of the MFI concept.

One of the harshest critics of the microfinance model is Milford Bateman (2010), who indicates that microfinance might represent a new poverty trap. In his view, the microfinance model has an intimate relationship with neoliberalism and the globalization project. The major problem is the scale of the microenterprises: they are too small and they undermine any possibility for larger enterprises to become established as all finance is directed to microenterprise. Furthermore, because a growing number are struggling for their livelihoods with the help of micro-credits, the informal markets become saturated and are inevitably regulated by 'those with power, connection and muscle.' In other words, the crucial importance of solidarity and community ownership and control are not taken into account by the micro-credit industry, and as a result social capital is undermined.

Isabelle Guerin (2006) emphasizes the need to adapt microfinance schemes to the multiple and varying requirements and situations women in Senegal experience. In Senegalese society institutional structures that cause systemic inequality form a particularly challenging ground for microfinance, especially in a situation where women are increasingly forced to take over the responsibility for the survival of their families. On a daily basis, these women need to finance both their trade and the purchase of food for their families, whilst simultaneously having long term

community obligations such as participating in life event ceremonies, returning gifts and favors, making donations to religious leaders, and so on. There is a constant balancing of different kinds of incomes and expenses and the women use what Ndione (1994) calls different 'drawers' ('investments') for different transactions. One 'drawer' can contain money from a *tontine* (ROSCA), while another 'drawer' contains money or a sack of rice lent to a neighbor. 'Drawers' can also contain services given or the possibility to take a loan from an informal money lender. Cash is rarely saved and money is constantly in circulation. Using 'income' as an indicator would be meaningless in this system, where it is debt and debt claims which count (Guerin, 2006:555).

In the gendered and hierarchical Senegalese society, gender and social position determine a person's relationship to livelihoods, money and credit. Even if the Senegalese constitution aims at equal rights for men and women, persistent social structures and traditions dictate the limits as to what a woman can do for her livelihood and where she can exercise it. Poor illiterate women have few other choices than to practice some kind of informal trade near their homes and live on a day to day basis, while educated women with a salary can use their position for making long term investments, but also for taking advantage of women in weaker positions. In these conditions, available micro-credits can become means for wealthier women to develop informal lending activities and reinforce their control over other women (Guerin, op.cit.)

To conclude, even if microfinance in some situations and under certain conditions can be a method of helping poor people out of poverty, a successful and equitable implementation of the schemes requires careful consideration of the various inequalities in a society in order to avoid reinforcing them through the introduction of micro-credits. A number of studies (Goetz and Sen, 1996; Guerin, 2002, 2006, 2008; Huq, 2004; Maclean, 2010; Mahmud, 2003; Mayoux, 2001; Rankin, 2002 – and others) have revealed the negative side of using the introduction of micro-credits as a panacea for poverty in developing countries. In addition to the risk of strengthening existing inequalities, exogenous imposition of microfinance programs can be a threat to already functioning, but informal, structures.

5.3 WOMEN'S GROUPS AS 'PROJECTS' AND EXOGENOUS EVENTS

For decades, the emphasis in the formulation of development policy in the field has been on concepts like 'participation' and 'ownership'. Additionally, in the current mainstream development discourse, women's 'empowerment' in particular is expected to be a solution for a number of social and economic problems; women are seen as 'weapons against poverty' (Cornwall and Edwards, 2010). Especially since

the World Development Report 2000/2001, *Attacking Poverty*, empowerment has been increasingly addressed across many networks and sectors within the World Bank. In the most recent World Development Report 2012, *Gender Equality and Development* (The World Bank, 2011), gender equality is seen as a 'core development objective in its own right', meaning that it will lead to a rise in productivity, and in consequence economic growth, because more women enter the labor force. Local social norms are seen as potential problems when striving for gender equality, while globalization is seen as a possible aid in attaining it. Within the conceptual frame used by the World Bank, empowerment is perceived as a result of how agency and opportunity structures interact, and it is defined as 'increasing the capacity of individuals and groups to make choices and to transform these choices into desired actions and outcomes'. However, what is important is to understand how unequal access to power is decisive in making choices and consequently also for being able to benefit from poverty reduction efforts (Alsop and Norton, 2005:3).

Within the realm of a development policy addressing poor women, a number of NGO's and international development agencies have created various programs and projects intended to assist women in attaining empowerment through economic independence and gender equality. The image of empowered women projected by these programs is that of individuals who have attained empowerment through material means and who are putting this to the service of their families and communities (Cornwall and Edwards, 2010). One way of supporting disempowered individuals and groups is consequently to facilitate access to assets that are perceived as empowering. For example, developing human assets like a good level of schooling requires, among other efforts, overcoming psychological barriers like belief in the inferiority of one's gender and/or social class, while financial assets, instrumental for creating productive assets, are more easily enhanced by obtaining access to credit for groups who have been denied credit before (Alsop et al, 2006: 12). In other words, directing small loans to poor women is perceived as an effective way of enhancing both empowerment and economic growth.

However, various descriptions of the outcome of 'gender and development' projects in Senegal depict situations where exogenous interventions have failed to alter difficult conditions which are a product of gendered inequality. Joëlle Piroux (2002) explains how the visions of the intellectual animators of various projects aimed at gender equality differ from those of the women the projects concern. The local women themselves have urgent material needs such as getting machines to lighten their workload, as well as access to healthcare and financial aid, while gender equality is never seen by them as a pressing need. Moreover, alphabetization courses are rarely mentioned. Significantly enough, even though the cases described are all discussions between women about problems encountered by women, relations with men are never touched upon. The division of labor and the ever growing workload

of women, a consequence of endemic economic crisis, are never questioned by the women in these groups, the very people who are, according to the NGOs that support them, supposed to be the engines of women's emancipation. The small sums of money made available through the micro-credits systems are used by the women to improve the conditions of their households, but this does not necessarily lead to structural changes in relationships between men and women.

Economist Pia Larsson's (1998) study on female employment and empowerment in Senegal has similar conclusions: what she calls investments in human capital, that is, more general knowledge and awareness through education and media consumption in urban areas, do not lead to better livelihood opportunities. What counts in getting a job or succeeding in trade are the networks and the personal contacts women have.

Obviously, international NGO:s have a deep-rooted unwillingness to accept the idea that poor people in the south in general, and women in particular, have their own systems of life that are coherent, logical, and endowed with adaptive creative resources (Nzegwu, 2002). As a concrete example of the importance of existing social networks, Senegalese sociologist Emmanuel Seyni Ndione (1994) describes a situation involving action research in Grand Yoff, one of the large suburbs of Dakar. Social life in the suburb is characterized by numerous associations and women especially adhere to traditional groups based on hierarchical structures as described above. Before he was engaged in a participatory research project involving women's empowerment through economic independence, Ndione and the NGO¹² he worked for avoided all contact with the traditional women's groups:

'On the contrary, because it was impossible to 'civilize' them (the traditional women's groups) we were going to create a new and competing network of associations with norms and values we (i.e. the NGO) wanted to promote' (My translation from Ndione 1994:31).

But as the creation of what Ndione calls 'artificial' women's groups proved to be a total failure, Ndione and his crew had to admit the importance of the traditional groups and the need to recognize their psychological as well as sociological value in the neighborhoods. Humbly he admits that the NGO should adapt its values to the groups instead of trying to change the values in the society they are supposed to work in.

Another negative side of the various development projects intended to make people's lives easier, in particular women's, is that they do not actually alter unfair gender constellations for women. More often than not, 'women's projects' are small in scale and fail to make a difference, and in the worst cases even make women's lives more miserable (Molyneux, 2002, Vuorela, 1999).

12 Founded in 1972, ENDA-TM (Environment and Development Action in the Third World) is an international non-profit organization based in Dakar, Senegal.

Even when the participation of all those involved in all the phases of planning and construction of a project is particularly emphasized and the 'gender aspect' is considered at all times, the prevailing structures of society 'take over' and influence the outcomes in unforeseen ways. Frequently the 'gender aspect' gets lost somewhere along the way and in the end those who already have power reap the benefits, even if the whole idea behind the project was the opposite (Cornwall, 2003).

To conclude, failures to take into consideration or to understand the aspirations of poor women in Senegal can lead, and have lead, to misinterpretations of the women's needs and to the failure of projects. This in turn has led to distorted images of Senegalese women as mired in their hierarchical and traditional values and obstinately refusing to alter their habits. What is required is a closer look at the lives and the dreams of Senegalese women, so that a more profound understanding of the social milieu in which the various kinds of women's groups thrive in Senegal can be attained.

6 THE SETTING: RUFISQUE

The study at hand owes its empirical evidence to the inhabitants of Rufisque. In the first years of Senegalese independence the town was flourishing and active, but it has since become more like a suburb. One of the reasons for the rapid population growth of Rufisque has been its attraction to rural immigrants, in spite of the fact that the supply of available jobs has been declining. Several factors have contributed to the social and economic decline of the town, and thus to the growing rates of male unemployment and the need for women to take a greater responsibility in the livelihoods of their households.

In this chapter, a brief history of Rufisque is presented in order to understand the present social and economic structures of the town. The aim is to give a picture of the factors and conditions that have shaped the setting for the empirical material of the present study.

6.1 THE RISE AND DECLINE OF RUFISQUE; THE COLONIAL HERITAGE

Rufisque is a part of the urbanized Cap Vert peninsula of today. It is a densely populated town with around 300 000 inhabitants, only 25 km away from the capital of Senegal, Dakar (see map 2: Senegal). This has had a big influence on the development of the town and has been one of the reasons why Rufisque has faced so many difficulties during its existence. In many ways, being ‘in the shadow of Dakar’ has prevented Rufisque from developing to its full potential. Nevertheless, Rufisque was a town before Dakar and long before being ‘discovered’ by the Europeans it probably had one of the oldest human settlements on the peninsula (Dubresson, 1979).

From 1860 on, colonial France decided to make Rufisque the centre for the export of peanuts, even though its harbor was shallow and required extensive alterations; long piers had to be built and shuttles had to be used for loading bigger vessels at deeper sea. The reason for choosing Rufisque was political. The geographical area where Dakar is situated today was at that time occupied by the rebellious ‘Lebou Republic’ and shipping peanuts from the more suitable natural harbor of Dakar would have meant paying taxes to the rebels. The French chose to develop the harbor of Rufisque instead. This is roughly how Rufisque developed into the most important commercial centre of Senegal, at a time when Dakar was still only a smallish village (Dubresson, 1979, Sinou, 1993).

Because Rufisque was created by the French for commercial reasons – the export of groundnuts – the town was laid out to serve this purpose. The original population was displaced from the site of the later ‘European’ town centre, which was built with straight streets and two storey houses, while the ‘African’ part of the town continued to grow on its outskirts. The main market place is still situated in the old town centre created by the French, and because the town can only grow on the landward side, distances to the marketplace and the commercial heart of the town are considerable for those who have recently settled there. The hierarchy of the population is clearly visible in the town plan; the nearer the harbor and the market place, the easier the access to the livelihoods various forms of trade can offer.

Rufisque officially became a town in 1862. In 1857, the French had used military force to occupy the territory that was to become the capital Dakar. The idea was to develop the area swiftly and to create a new administrative centre for the French colonies in West Africa, but for various reasons, mainly the reluctance of the trading houses to move away from Rufisque, the town continued to be the most important commercial centre of Senegal for several more decades.

Dakar was designated the capital of the French West African Federation in 1902, and both a military and a commercial harbor were built. Even though Dakar harbor is far better for trade, the Rufisque traders were unwilling to move their businesses there. This triggered a systematic effort by the colonial administrators in Dakar to marginalize Rufisque, with the result that by 1933 only 10% of the Senegalese peanuts export passed through Rufisque (Dubresson, 1997:29).

Consequently, the reasons for both the rise and the decline of Rufisque can be found in the fluctuating policy of the French colonial administration. There is no room here for a deeper investigation of the colonial administrative past of Senegal, but it is clear that part of the reputation of Rufisque as ‘difficult’ and ‘rebellious’ stems from the fact that the economic platform Rufisque was standing on was removed to Dakar and the inhabitants were forced to adapt to the new situation against their own will.

6.2 ASSETS AND DIFFICULTIES. THE EVOLUTION OF LIVELIHOOD CONDITIONS

Rufisque played an important role during colonial times when a large part of it was constructed and social institutions were adjusted to the needs of the colonial economy. Today, the planning, construction and reconstruction of the town with this heavy colonial past are major challenges in a situation where the population is growing at a continuous pace but the incomes of the town remain moderate.

Obviously, much has changed since the colonial period. The French trading houses were first replaced by those of Lebanese tradesmen. Now the Lebanese have

been replaced by the Senegalese and since independence formal trade has been concentrated in Dakar. Fishing has always been an essential source of livelihood for the inhabitants of Rufisque, but since 1960 it has declined in comparison with other fishing harbors on the Cap Vert peninsula. Fishing is very much dependent on the seasons and on the fluctuations of the sea currents, which fisherman have to follow so that they cannot remain in one place for long. As a result of growing competition from other harbors in Senegal and of technical developments in boats and other fishing equipment, Rufisque has lost its leading position as a fishing town (Dubresson, 1979:120-124). Today, huge foreign trawlers are literally emptying the Senegalese coastal waters of the most valuable fish.

Despite the problems outlined above, selling fish in various forms is still one of the main occupations of women working as petty traders in Rufisque. Small scale fishing with traditional Senegalese fishing boats, the 'pirogues', still provides jobs for numerous people and families. The trade from the Senegalese fishermen to the Senegalese consumer is largely informal and is arranged in a variety of ways. The fish travels from the harbors to the markets in small cars, taxis, private cars, in lorries or in buses. The fish is bought from the boats directly by the women selling it in the market or by wholesale dealers who sell it to the fishwives. The fishermen may work alone, on a family basis or as co-operatives. The women selling fish in the market are often part of a group, from which they get the money to buy the fish. Some of these groups work as co-operatives and invest in joint property like baskets for the fish. Bigger co-operatives may even own a lorry for the transport of the fish. The whole of the small and unofficial trade in fish is thus a dense network, providing many with their daily fish, but also with their livelihoods.

In 2007, there were still 1309 traditional fishing boats, the pirogues, in Rufisque, while Dakar had 1398 pirogues. The same year the Dakar department produced 21 792,406 tons of fish through traditional methods, while Rufisque produced 10 433,750¹³. In Rufisque, 27,2% of the fish was locally consumed, 41,3% was sold to other regions and 31,6% was processed (smoked or dried) (Service Régional de la Statistique et de la Démographie de Dakar, 2008).

Smoking or drying fish is a small-scale business and traditional specialty of Rufisque. Both methods allow fish to be preserved for a longer time, and much of the production is sold to neighboring countries. Many wives of the Lebou fishermen traditionally get their livelihoods from processing the fish, and they are usually organized in groups to finance their activities.

Agriculture, especially vegetable gardening, is another important source of livelihood in Rufisque today. A survey done in 1972 revealed that a quarter of the heads of households in Rufisque were full time or part time farmers. As the

13 The discrepancy between the number of pirogues and the fish captured is probably a result of the fact that many Rufisque pirogues sell their catch in Dakar.

countryside at the outskirts of the town was suitable for growing millet, groundnuts and manioc, those with access to agricultural land have used it mostly for their own needs and for selling the surplus on the local market (Dubresson, 1979 : 131). Today, there is no longer self sufficiency in food crops in Rufisque because land is used for housing. Still, the surrounding countryside provides the town with a significant amount of food, especially vegetables, from the neighboring Niayes area which has a very fertile marshy soil, perfectly suited for gardening. Once again the women play an important role in the distributive network by growing and trading in vegetables. Usually, they are organized in groups and share the workload as well as the financial investments needed for the activity. But, as with the trade in fish, the networks distributing vegetables and other agricultural products in Rufisque are manifold and different arrangements and organizations provide for the livelihoods of a number of persons.

Today, as regards the methods of production, distribution and trade in basic food items like fish and vegetables, the situation in Rufisque is very similar to that of the 1970's, as described by Dubresson (1979). Women are still managing the final part of the distributive line of basic food items from the producer to the consumer, and they still sell and buy food in the central market place and thus contribute to their families' daily meals.

After the Second World War, several new industries were set up in Rufisque. One of the first (1940) was the multinational leather company Bata, and it came to be the biggest employer in the town. The cement factory, Sococim, was constructed in 1948. There was also a textile industry, a pharmaceutical factory and several smaller units within the food industry. Many factories offered seasonal employment and this was one of the reasons why Rufisque became so attractive for those who moved in from the countryside. However, from 1960 on, because of takeovers and mergers, smaller industries started to abandon Rufisque and although the population of the town doubled in the ten years between 1960 and 1970 as a result of the urban migration, less than 400 new jobs were created within the formal private sector in the same period (Dubresson, 1979 : 136-140).

At the beginning of the 1980's the biggest employer Bata closed its Rufisque operation down, although the cement factory and the pharmaceutical factory, Valda, are still operating today. Dubresson (1979 : 168) concludes that the majority of those with a salary in Rufisque are employed outside the town. Thus, already some 30 years ago the majority of the active (male) population was commuting between Rufisque and Dakar. Dubresson's study did not take a deeper look at the informal employment sector in Rufisque in the 70's, but he estimated the informal (male) effective to be around 3,3%. Typically, the self employed women traders handling food are not even mentioned when the active population is accounted for in the study, even though both fisheries and the vegetable trade are listed as important for the town economy.

6.3 RURAL EXODUS – URBAN GROWTH

The massive introduction of peanuts as a cash crop in Senegal profoundly changed the social and demographic structures of the previous French colony at the beginning of the 20th century. The powerful Islamic brotherhoods had been pacified and they articulated their own strivings within the peanuts trade. A symbiosis developed between the French colonizers and the Islamic leaders. Growing peanuts for trade came therefore to be a masculine matter and the plantations increasingly absorbed large areas of arable land to the detriment of subsistence crops, which the women continued to cultivate. As a result of this major change in Senegalese agriculture there were not enough local subsistence crops available to feed the population and the French began to import rice from their colonies in Indochina in the 1920's. In this way imported rice came to be the basic cereal in Senegal, first in the towns and later on in the countryside (Diouf, 2001 : 195–197).

The urban networks as well as other parts of the infrastructure like roads and railways were predominantly structured to serve trade. Only the Cap Vert peninsula, developing around the capital Dakar, came to have significant industries. Consequently the colonization of Senegal by the French triggered important population movements both between rural areas and especially from the countryside to the Cap Vert peninsula. However, because of the high mortality resulting from a number of epidemics and endemic diseases, the Senegalese population did not start to grow until the 1930's, and this growth accelerated only after 1940. The population has become concentrated in urban settlements, the Cap Vert peninsula especially having been an attractive target for people coming from rural areas. Between 1976 and 1988, the annual growth of the Rufisque population was 3, 64% (Becker et Mbodji, 1994).

Because Rufisque has a large area (371,8 km²), the density of its population is the lowest of the region; 821/km². This is also because parts of Rufisque are rural zones and at the outskirts of the town the limits between urban and rural life are blurred. In 2007, the department of Rufisque was estimated to have 305 412 inhabitants (50,4% men, 49,6% women). The fact that there are slightly more men than women both in the Dakar region in general and in Rufisque in particular is probably due to the fact that migration is still more a masculine than a feminine phenomenon. The geographical position of Rufisque at the outskirts of Dakar means that it receives the migratory flow. Rufisque has 12,6% of the population of the region and, by contrast with areas closer to Dakar, there is still space for housing (ANSD, 2008a).

Today, the massive migration and the population growth of the Dakar region have slowed down somewhat. Between 1976 and 1988, the population growth of the Dakar region was 4, 4%. It was 2, 7% between 1988 and 2002, and 2, 3% between

2002 and 2007. Nevertheless, the population grows with impressive speed and this is the main reason why Rufisque is constantly expanding (ANSD, 2008a).

To sum up, in Rufisque, as a consequence of its colonial history as well as its geographical position on the coast between town and countryside, urban and rural lifestyles are mixed in a very particular way. Traditional activities linked to fishing and agriculture still play important roles in the livelihoods of the households, but the town also has some modern industry and a small part of the population has a very metropolitan way of living. As Dakar is densely populated, Rufisque currently attracts builders. However, many of those who build houses in Rufisque have a job in Dakar and daily commuting is part of everyday life for the workers. In Rufisque itself, industrial jobs have decreased steadily. On the whole, there are fewer formal jobs both in industry and in administration, and young men especially are left idle. High population growth and shrinking employment possibilities, both in the public and in the private sectors, have led to an accelerating economic crisis since the 1970's. Consequently a growing number of people have to lean on traditional and informal livelihoods. Also, like many other young West Africans, young men from Rufisque, and a growing number of young women, leave the country in search for work opportunities elsewhere, adding to the size and importance of Senegalese communities abroad. As 76% of urban households in Senegal have at least one of their members living abroad, remittances from these migrants to their home country have become an important part of the Senegalese economy (Fall, 2010). In this respect Rufisque is no exception.

6.4 CONCLUSION; WOMEN IN RUFISQUE. PAST AND PRESENT

French colonial rule and the introduction of groundnuts as cash crops deeply altered the social structures in Senegal. The actual French colonization of Senegal took place between 1895 and 1958, and in those approximately 60 years the country was transformed to serve the interests of the colonizers. The colonial introduction of cash crops had profound consequences for the gendered division of labor, as women's work was no longer considered complementary to men's: in effect, women were not considered relevant for the formal colonial economy. In these conditions, women sought to develop their own economic solutions, and women's work came to evolve especially in the informal sphere of economy.

African women tend to minimize their own role in the household and to describe themselves as inferior to men. This is a result of the European domination and exploitation of Africans in general and the marginalization and minimization of African women in particular, which has left deep traces in the self-image of African women (Oyewùmi 1997:122). Furthermore, in the particular Senegalese context, hierarchical institutional structures have clearly drawn the limits to the scope of

action for women, depending on their caste, age, marital status and relationship to the head of household, as well as on the social position of the head of household. Thus, not only have women interiorized a socially inferior position to men, but there is also a hierarchical order among Senegalese women, in which everyone is expected to know her place.

As a result of the gendered division of labor provoked by colonization, when women were restricted to the informal domestic sphere and excluded from the formal economy, a majority of Senegalese women still obtain their livelihoods from the informal sector. In particular, women are in charge of producing and trading in local food-stuffs for and in the local markets. Consequently, women have an important role in the distribution of provisions at a neighborhood level.

Another feature of Senegalese society that has been decisive for how women relate to their livelihoods is that the Senegalese family is 'lineage-segmented', meaning that women are more dependent on their original families than on conjugal bonds. This means that as a rule husbands and wives have separate purses (Guerin, 2008). In addition, in the predominantly Islamic Senegalese society the husband is supposed to provide for his wives' and children's needs, so a woman with a husband who has a regular income is relatively free to decide how to use her own money – that is, within the limits of her obligations towards her own lineage (Le Cour Grandmaison, 1972). Contemporary urban Senegal has been seriously hit by the endemic economic crisis and the difficulties of husbands to live up to expectations as breadwinners have led to a situation where men no longer can provide for the needs of their families. As a result the women are more or less forced to maintain their families. In this situation, if they want their marriages to continue, women act as if the men were still economically in charge of their households. Nevertheless, it is not unusual that husbands abandon their families because of the shame of not being able to live up to the norms. A growing number of women live alone with their children and do not know the whereabouts of their husbands. Often they are not able to remarry because divorcing an absent husband is difficult (Dial, 2008).

Women's entry into the labor market began in earnest after independence and urbanization in the 1960's. However, only 7,5% of the active urban female population had formal employment, and three out of four of the paid jobs for women were domestic jobs. Women also found employment in the administrative, health and school sectors. A few women were employed by the private sector, notably in the modern fish canning industry. The majority of urban women earned their livelihood in the informal sector, and both the traditionally feminine trade with fish and the newly developed trade with horticultural products were attractive branches for women with no formal schooling, the majority of the Senegalese at that time (Le Cour Grandmaison, 1972).

In urbanized Senegal, mainly enclosing the Cap Vert peninsula, trade with basic necessities consequently became the economic niche for women's livelihoods. The

fact that women in Senegal have a long tradition of working together in groups has enabled many individual women to get started in trade. The groups have given them moral support, as well as mutual economic aid through various savings and credit systems. They can provide their members with starting capital as well as with useful information and knowledge about the profession.

In Rufisque, trading in the central market place is largely a feminine livelihood. For political reasons, the town of Rufisque was developed by the French to serve as the main harbor for the groundnut trade, although the natural harbor of nearby Dakar was far better situated. The central market being adjacent to the harbor in Rufisque, it came to play an important role for the dynamics of the town. Today, the market place continues to attract the bulk of trade in basic necessities in Rufisque, and the petty traders get various kinds of support from their informal groups. However, at present a choice of various micro-credits available through NGO's or monetary institutions offers a broader access to credit, especially for women. Individually, women have easier access to formal credit than before. If they are part of a group, the women are expected to have certain formal skills in order to live up to the standards various NGO's impose on their candidates for micro-credits. As a result, even if there are still numerous informal women's groups that mainly function as support for their members' livelihoods as petty traders, there is a tendency for younger women with formal schooling to take over the leadership of the women's groups. This has a certain impact on institutional structures at neighborhood level, where traditional hierarchies connected with age, caste and marital status no longer form the evident basis for a women's place in her local women's group. Frequently, in order to keep up appearances, official and actual leaders in a women's group are not the same persons. This is naturally a potential source of conflict within the groups, as well as more generally at a neighborhood level (Prag, 2010)

Because of a deteriorating economic situation, a growing number of Senegalese are in a situation in which it is impossible to respect the social rules about gender roles and age hierarchies (Fall, 2007). In other words, Senegalese society is presently undergoing a strong transition, in which a new social order is changing social rules and values. The women in Rufisque described in the study at hand are at the core of this transition, and much of the consequences of the social changes are manifest in how they manage to confront changes with their groups – but also within their groups. In part II, the change is accounted for through empirical evidence from Rufisque.

PART II:

1993-2008; A STUDY ON WOMEN'S GROUPS IN RUFISQUE



The empirical evidence for the present study is drawn from three distinct phases of fieldwork in Rufisque where the methods have been mixed, i.e. both qualitative and quantitative. The initial stage, which was done in 1993-94, is a mapping of all associations in the town and it provided a basis for the ethnographic fieldwork completed in 2001 and 2008. The two ethnographic phases concentrated on biographies of three different women's groups in the northern parts of Rufisque, while the initial mapping provided some quantitative data.

The mapping offers information about the structure and the socio-economic significance of the groups at a given time, whereas the ethnographic part of the study is designed to provide a deeper and a more detailed picture of the meaning of the groups for the livelihoods of their members. The aim is to focus on the groups as sources of both social and financial capital for their members, and in a larger sense to understand the role of the women's groups in urban Senegalese society.

A more detailed methodological account of the different phases of the study is given above, in Chapter 3.

7 CHARACTERISTICS OF THE WOMEN'S GROUPS. RESULTS FROM THE MAPPING OF ASSOCIATIONS IN RUFISQUE IN 1993-1994

The objective in presenting here the results of a survey done more than 15 years ago is primarily to give a background to the ensuing ethnographic analysis of three of the groups. The mapping mainly provides data on the functions and sizes of the groups, and also on the use of money by and within the groups. In addition, it gives a picture of how women's various livelihoods fit in with different kinds of groups. Even though the mapping was done several years ago, the main characteristics and structures of the women's groups in Rufisque have not changed significantly in the intervening period.

The mapping of associations done in Rufisque in 1993-94 included 48 neighborhoods (*quartier* in French) of the town.¹⁴ The total size of the population covered by the survey was around 85,000. This figure is approximate and based on the sum of the estimations of '*quartier*' populations made by their '*chefs de quartier*'.¹⁵ At present (2012) the Rufisque population is estimated at approximately 300,000. According to the population census of 1997, in that year the population was about 120 000. Given the 5% annual urban population growth on the Cap Vert peninsula, the figure of 85,000 conforms roughly to what must have been the population size in 1993-94.

According to information gathered from the *chefs de quartier*, in 1993-94 279 interest groups and associations were active in Rufisque. Of these, a clear majority, more than 56%, were women's groups, that is, diverse forms of associations with exclusively female members. The other groups and associations were mainly mixed; cultural and sport youth clubs, religious associations, professional groups, neighborhood groups, third age groups and ethnic groups. Only four of the groups were exclusively male; some of the groups that worked for the development of their neighborhood barred women, or had no female members for other reasons.

In this chapter, based on the results of the mapping done in 1993-94, the various structures and functions of the groups particularly those of the women, are scrutinized. The first part of the analysis is mainly quantitative and provides some

14 Because of local politics, some quartiers were divided into two – or even three – in order to maximize the number of '*chefs de quartier*'. The total number of neighborhoods therefore varied somewhat.

15 The local authority in a Senegalese neighborhood is called '*chef de quartier*'. She/he is appointed by the mayor and is usually a trustworthy person from the local community. In 1993 there was still a confusion of traditional and modern administration and some neighborhoods were divided because of this. Doing the inventory strengthened these divisions and being caught up in them was first rather confusing.

detailed information about the functions of the groups: their sizes, their longevity, and the amounts of money handled by the groups. The second part examines the meanings and significance of the different names the members give their groups. The names are here seen as revealing something significant about the ruling values and strivings in society and thus as reflecting the standards the women want to live up to. Giving certain names to their groups obviously helps women to live up to these standards.

As the mapping was not originally intended to provide data for a study exclusively on women's groups, the results can only be perceived as rough outlines and as a background to a sharper picture of the groups, which is drawn in more detail in the ethnographic part of the study. Finally, given the time that has passed since the mapping (18 years as I am writing this in the first months of 2012), it is important to point out that the results presented here describe the situation at the time of the mapping in 1993-94. Regarding social and economic change, what makes those years particularly interesting for the present study is that they mark the end of a period of severe structural adjustment in the Senegalese economy and society. This adjustment culminated in the devaluation of the CFA franc¹⁶, which meant that households had to adapt to a new and economically difficult situation. Many new women's groups were founded at that time in Rufisque and it is likely that they came to play an increasingly important role in the women's livelihoods.

7.1 SIZES, STRUCTURES AND FUNCTIONS OF THE WOMEN'S GROUPS

Altogether, the mapping done in Rufisque in 1993-94 covered 159 women's groups. However, in the following description of the groups, I will discuss only 104 groups, that is, 65.4% of all the women's groups. This is a consequence of lack of significant information about 55 of the groups. Initially the main intention was not to have a deeper look at the women's groups, but to acquire a general picture of associative life in Rufisque. Therefore the early fieldwork did not include insistent tracing of informants who, for whatever reason, could not be found for an interview during the mapping. The survey was done by first contacting each *chef de quartier*, who provided a list of all the associations in his neighborhood as well as the names of the key persons of each association. In general, key persons were easily available for interviews if they were leaders of women's groups functioning mainly as ROSCAs and had members who based their livelihoods on traditional trade, either at the central marketplace or in their own neighborhood. Leaders of traditional neighborhood

¹⁶ The CFA franc is the West African currency used in Senegal. Since the euro was introduced, 100 CFA francs is equivalent to 0.1526 euros

women's groups – the *mbootay* - were also as a rule to be found at their homes outside market hours. But when a group listed by the *chef de quartier* had been created solely in order to be eligible for some NGO funding, or when the members of the group were either very old or very young, the time involved in attempting to contact the key people – if they really existed – was prohibitive considering the initial mission of the study. As a consequence, the preliminary fieldwork gives a picture of structures and functions of **active** women's groups in Rufisque in 1993-94, but does not delve deeper into the question of what role the less active groups played at that time.

With the help of a questionnaire (Appendix), each women's group covered by the 1993-94 mapping was asked through its leader to answer questions about their group: its size, purpose, activities, finances and how long it had existed. A majority of the women's groups covered by the survey had several characteristics in common. Most of the groups were neighborhood-, gender-, and age-based: in other words, the most common group or association in Rufisque was a women's group where the members knew each other and had approximately the same age.

Around 53% of the groups had only one function for their members, while 47% of the groups served at least two main functions, the most common combination being to function both as a traditional neighborhood group for lifecycle festivities (*mbootay*) and as a rotating savings and credit association, ROSCA (*tontine*). A clear majority, 75% (n=78), of the groups declared that they had a ROSCA and 22.1% (n=23) of the ROSCAs were combined with a traditional neighborhood group. The following table resumes the frequencies and the combinations of the three distinguishable functions of the groups.

Table 2. Frequencies and combinations of different functions of women's groups in Rufisque in 1993-94

N=104 (100%)	ROSCA	Traditional neighborhood group	Co-operative
ROSCA	39 (37,5%)	23 (22,1%)	10 (9,6%)
Traditional neighborhood group	23 (22,1%)	3 (2,9%)	10 (9,6%)
Co-operative	10 (9,6%)	10 (9,6%)	13 (12,5%)
Combining all 3 functions	6 (5,8%)	6 (5,8%)	6 (5,8%)

The groups of women who worked together and had a common economic interest distinguished themselves from the traditional neighborhood groups and called themselves co-operatives. This was the case with 37.5% (n=39) of the groups. Usually, the co-operatives got their livelihoods from an activity that required the pooling of both financial and human assets; for example, renting and cultivating a plot of land or regularly buying a large quantity of baskets at wholesale prices for use at the market. However, co-operatives could also be ROSCAs or traditional neighborhood groups; 9.6% (n=10) of the groups declared that they functioned both as a co-operative and as a neighborhood group, and the combination co-operative/ROSCA was equally frequent (9.6%; n=10).

A small number of the groups, 5.8% (n=6), combined the three main functions and described themselves as ROSCA and neighborhood groups, as well as co-operatives. Only 2.9% (n=3) of the groups functioned strictly as neighborhood groups, while 37.5% (n=39) were ROSCAs only. Finally, 12.5% (n=13) of the groups were co-operatives only.

Even if there are distinguishable differences in how the groups designate and identify their functions, one of the main activities of most of the groups is to regularly collect a fixed sum of money from their members and to use that money for any or all of the following: collective investments (the co-operatives), requirements or investments for individual members (the ROSCAs), or for financing the life cycle ceremonies of members (the neighborhood groups). The obvious need for women to have access to loans adapted to their situation is reflected in the fact that 75% of the groups had some form of ROSCA, either as the only function of the group, or combined with another function.

The 104 groups covered here included 4809 of the women's group members in Rufisque in 1993-94. The expected average membership of a group is therefore about 46. However, in reality the variation in group size is remarkable. Most of the groups were small, the smallest including only six members, while the biggest group had as many as 466 members.

As described in Chapter 5, women's groups are not a recent phenomenon in the Senegalese urban context. On the contrary, they are deeply rooted in the social history of Senegalese society. However, the mapping from 1993-94 revealed that many of the groups had either recently revised their functions or had recently been founded in order to help their members with the difficult economic and social situation that faced the majority of them, a result of the severe structural readjustments to the Senegalese economy. More than half of the groups, ca. 52% had existed for less than five years, while 27% had existed for ten years or more. The continuing increase in the number of groups is confirmed by a study done in the Dakar region by Ndey Sokhna Gueye (2008).

The majority of women's group members in 1993-94 were married and middle-aged, the latter age group being represented in 80% of the groups.

Fewer groups, ca. 35%, aimed to attract younger married women, while groups intended for older women represented 23%.¹⁷ Although most groups maintained age homogeneity, bigger groups often had members from different generations. Nevertheless, the majority of the groups were created by and functioned as support for middle-aged women with children and households to provide for.

Almost 60% of the groups had a kitty for emergencies. These funds are gathered in different ways. One way is to collect fines from members who are late with their weekly or monthly payments. Another way is to regularly amass a small sum in addition to the sum that goes into the weekly/monthly pot. The funds for emergencies may be used, for example, when a member or someone from a member's family is hospitalized, or for funeral arrangements. As a rule, money borrowed from these 'secret' funds (the women in Rufisque use this expression) is paid back to the group. The funds can also be used as 'banks', lending small sums of money so that members can invest in petty trade. Trading money is paid back with a small interest and is then distributed to other members. Hence the available sum circulates and grows constantly and never 'sleeps' in anyone's purse.

Because of the devaluation of the CFA franc in January 1994, inflation rates in Senegal were as high as 32.1% during the same year and 8.1% in 1995. These extraordinary figures resulted mainly from the considerable augmentation in prices of imported goods like fuel and rice. Since 1996, the prices have risen moderately and inflation has been around 1.5% on average (ANSD, 2008c). Consequently, as the amounts mentioned here concern a time just before and after the devaluation, their values are comparable only with each other and not with those of today.

The sizes of the sums involved in the ROSCAs varied considerably. The smallest individual stake found in the groups included in the mapping was 300 CFA francs (0,46 euros), the biggest sum was 25,000 CFA francs (31,11 euros). The median sum was 1000 CFA francs (1,52 euros)¹⁸. There was also a great variation in the frequency of collecting the stakes. Some groups gathered money from members daily, others once a month. The frequency of distributing the pot also varied; some groups had a weekly allotment, some met every ten days, while other groups had a fortnightly distribution. In other words, every group designed its own rules and practices according to its members' needs and situations. Within large groups there might be smaller groups tailored, for example, for women who chose to save smaller sums than the women in the main group. A woman could also save in different

17 Only a few, ca. 7%, of the groups were founded by unmarried young girls. The functions of these groups were not intended to support the livelihoods of their members, but were oriented at sustaining recreational activities for their members. These include organizing dances or purchasing cosmetic products for wholesale prices.

18 The cfa frang has a fixed rate of 655, 957 for 1 €.

ROSCAs for different purposes, but as a rule most women could afford to take part in one ROSCA only.

In general, bigger ROSCAs with several groups are somewhat complicated to run, and the 'mothers' of such groups could be called professionals. Keeping track of the members' payments and extracting regular contributions from 'bad' payers is a full time job when the group is large. Usually a small extra fee is collected from the members in order to extract the part of the 'mother' who in the end gets a 'free pot'. Running a big ROSCA can become a woman's main livelihood strategy. In general there is a difference between the functioning of ROSCAs founded by petty traders in order to collect money for their members' investments in their trade and the big ROSCAs run by 'mothers'. Traders' ROSCAs are small and do not as such represent a business for their leaders. The members use them to buy a stock of merchandise and they usually have a 'secret kitty' for emergencies. They also frequently have a revolving fund for loans separated from the ROSCA. These funds are typically used for smaller daily business investments and the money is repaid swiftly (within a week or a month) and with interest, usually 10%, to the group. As a result, the available sum of money grows constantly and members can have access to individual loans more frequently than they would otherwise.

Some ROSCAs significantly lessened the sum they put in the pot after the devaluation in 1994. Also, as a consequence of the devaluation, and especially the long period of successive structural adjustment programs before the devaluation, a number of ROSCAs shifted the emphasis of their activities from recreational to livelihood support for their members. A majority of the ROSCAs therefore functioned to finance trade and no longer assisted in purchasing cloth for dresses or buying jewelry, although these functions remained in ROSCAs whose members were young unmarried girls. The ROSCAs that assisted with investment for members to build their own homes were maintained in spite of the devaluation.

The neighborhood groups function differently from the ROSCAs and are usually activated when a member of the group has a life-cycle ceremony. Other members contribute a pre-arranged sum to expenses and they often also take part in the preparations. As a rule, funerals, marriages and name-giving ceremonies attract numerous relatives and associates, and it is not unusual that participants in a ceremony occupy considerable space in a neighborhood. Tents as shelter from the sun and chairs are often needed in the neighborhoods, and many women's groups have invested in material for ceremonies; pans and pots, chairs, tents and mats. Because of the importance and the socially quasi-compulsory nature of the ceremonies, individual households have to host numerous guests, especially at funerals. Without the financial and practical support of her neighborhood group, a woman would find herself in a very difficult situation whenever her household had to organize this type of ceremonial event.

It is not unusual that a neighborhood group also has a ROSCA, but needs and situations vary in different neighborhoods and it is obvious that a group needs a trustworthy 'mother' in order to function both as ROSCA and neighborhood group. The ROSCA implies some bookkeeping skills and taking responsibility for others' money for a long period. In a neighborhood group, members have specified roles and they are committed to mutual support in their own interest. Each life cycle event is a separate occasion where everyone has a given role and makes her contribution according to traditional and pre-established rules of mutual assistance.

The countryside around Rufisque is a good vegetable growing area, so many of the women's co-operatives rent a common garden plot and usually hire a (male) helping hand to do the hardest work. The members pay a monthly or weekly fee to cover expenses and they each make profits from selling the produce. Another typical activity for women in Rufisque is selling fish and the fishmongers' co-operatives assist by buying baskets and ice, for example. Among the different women's groups, the co-operatives are those that are expressly created in order to support their members' livelihoods, but they also fulfill other functions.

In some of the cases, the co-operatives have a formal status. They are registered as an 'Economic Interest group' (Groupement d'intérêt économique, G.I.E)¹⁹ at the Dakar Chamber of Commerce and have an account in a savings bank. However, at the time of the 1993-94 mapping, groups with an official status were the exception and the majority worked informally.

7.2 MONEY AND LIVELIHOODS

Most of the groups within the sample studied here were similar in size and had similar financial resources, even if there was a remarkable difference in the extreme ends of the scale. The biggest monthly pot was 575,000 CFA francs (876.58 euro), while the smallest was 10,200 CFA francs (15.55 euro). Fifty-five (about half) of the groups gathered the sum once a month, 38 gathered it weekly and 13 fortnightly. In some groups, there was both a weekly and a monthly pot.

The sums of money involved here do not seem significantly large, as money from the groups is essentially used to uphold petty trade. However, the women's groups form an important link in a self sustaining economic network at grassroots level and they provide the population with an important service, as they trade with products adapted to their economy and their needs. Petty traders usually trade in local Senegalese products and, as in the case of the vegetable growing co-operatives,

19 The G.I.E. is a juridically speaking "light" version of founding an official business and taking a step out of informality. Only a declaration that a group of persons work together is needed and the registration fees are low.

they frequently trade in their own products. Because the petty traders as a rule are household managers themselves, they are very well-informed about the marketing possibilities. Indeed, the groups are instrumental in spreading the news about the needs of the market.

The members of the groups included in the mapping done in 1993-94 usually traded in a variety of products. With the exception of the vegetable growers and the fishmongers' co-operatives, the groups did not specialize in certain products. Both the selling of fish and the growing of vegetables demand special skills and experience, and it was clear that membership of their groups helped the women to maintain these livelihoods. When it comes to selling fish, for example, the supply to wholesale markets fluctuate from day to day, depending on the situation at sea. Fishmongers have to be prepared to undertake long journeys to find bargains. Selling fish is not an easy way to make a living and without the support and knowledge of others it would probably be impossible for many of the Rufisque women to do this. On the other hand, as members of families with long traditions in fishing many of the women have fishery skills and selling fish is a natural choice of livelihood for them. As described more in detail in Chapter 6 above, fishing is still one of the main livelihoods in Rufisque.

Some of the women choose to prepare food for sale. The food is generally based on local produce like millet or peanuts. Other women prepare perfumes and ointments to sell, or make trips to the Gambia to buy cloth at a lower price than they could at home and 'smuggle' it back. Making brooms from local materials and selling them is yet another livelihood for the women in Rufisque.

To sum up, the women's groups in Rufisque provide networks of informal financial support, especially for women whose livelihood is very small scale petty trade. The support is also moral, as the groups provide knowhow and information about the trade. Without the groups, the petty traders would be in a much less advantageous position when facing the challenges of their trade. The high esteem in which the members hold their groups is frequently reflected in the names they give them.

7.3 NAMES AND SIGNIFICANCES OF THE GROUPS

The social significance and the ideals of the groups are revealed in the names the members give them. Names express the values of the surrounding society and the goals of the women. In Rufisque the names are usually in Wolof, even if the population has diverse ethnic and linguistic backgrounds. In the 1993-94 mapping the most popular names for women's groups in Rufisque were '**Deggo**' (n=19) and '**Bokk jomm**' (n=12). 'Deggo' means mutual understanding or friendship, while 'bokk jomm' translates as mutual pride. Other popular names for women's

groups contain the same idea of ‘mutuality’ and ‘togetherness’, examples being **‘Diambalente’** (n=7), which means helping each other, and **‘Mankoo’** (n=3), meaning doing something together. The name **‘Taku ligueye’** (n=9) is also popular, meaning ‘getting on with work’.

In fact, there is little variety in the substance and the meaning of the names, since almost all express communitarian values like friendship, hard work and helping and understanding one another. In general, names given to the groups bespeak of an underlying sense of pride and strength in the face of difficulties. Mutual understanding is a key concept when it comes to analyzing the significance of what the groups want to communicate to others through the names they give themselves. Work is another concept strongly emphasized in the names and *‘we are working together’* summarizes the message the group names convey.

It can be seen from the above that the predominant choice of name for a women’s group in Rufisque refers in one way or another to a source of social capital, in the collective/consensual sense of the term (Putnam, 1993, 2000, the World Bank, 2008). As the majority of the names reflect the importance of mutual support and understanding, as well as of doing things together, it is obvious that the groups are perceived as a means for individual members to benefit from their collective assets. The names also reflect the high value and esteem collectivity has in Senegalese society in general.

Furthermore, when giving names to their groups the members add moral values to them and anchor them to important issues about (gender) roles and responsibilities in Senegalese society. Mothers are supposed to work hard for the wellbeing of their children and the association of women with work is therefore a virtuous one. It is also socially beneficial to get along with others and to work together. Disputes between women are disapproved of and efforts are made to avoid them. This is important because households are dependent on hardworking women, and a peaceful understanding between them (Dial, 2008, Diop, 1985, Lecarme-Frassy, 2000,).

Another popular custom is to name groups after group leaders or ‘mothers’, or illustrious persons like religious leaders. Very few of the groups have no name at all and the fact that most women’s groups in Rufisque have distinct names emphasizes the importance of the groups not only for their members, but also for the neighborhood. In order to underline the fact that the group has a distinct ‘home’ or location, some groups give themselves the name of their neighborhood.

7.4 CONCLUSIONS OF THE MAPPING

The mapping of all associations in Rufisque in 1993-94 revealed that there was a recent and significant growth in the number of women's groups in the town. This was a consequence of an important shift of economic responsibility within the households from men to women, which was in turn a result of an accumulation of economic adjustments forced on Senegalese households by consecutive national structural adjustment programs since the 1980s (Gadio and Rakowski, 1999, Perry, 2005). In this situation, one of the livelihood strategies of women in Rufisque was to establish new women's groups at a neighborhood level and/or to adapt the functions of existing groups to the changed conditions. The structures of these groups are founded on traditional hierarchical patterns, so that in general one woman, 'the mother', is in charge of the organization and the functioning of the group. That the groups were adapting to new social and economic situations can be clearly seen in their functional shift from recreational activities like arranging dances to livelihood support, for instance, the creation of informal mutual funds to provide credits which enable petty trade.

The groups vary in size and in their main functions, but most are neighborhood specific and have a homogeneous age structure. Usually, the members are middle-aged married women, namely those who have accumulated the heaviest household responsibilities and are consequently most in need of peer support. A majority of the groups combine several functions, but three separate functions are distinguishable through a closer look at how the groups work. The *tontine*, or ROSCA, is a function with 75% of the groups, while 40.4% of the groups are traditional neighborhood groups, *mbootay*, where members help others out, especially when there are life-cycle ceremonies like funerals or weddings. Finally, *the professional co-operatives* (37.5%) are distinguishable from the other groups, in that their aim is mainly to support a certain livelihood, such as vegetable growing, which individual women could not sustain alone. Any combination of these functions is possible within a single group and every group is 'tailor made' for the specific needs of their members in their specific neighborhood.

Although the women's groups in Rufisque have a great variety in combinations of functions, in sizes and in rules, some form of saving and mutual financial support is involved in their agenda. Saving can be a daily contribution involving a small sum to a mutual fund for investments in trade. This is the case with petty traders, who have very small incomes and a limited capacity to save. Saving can also be done by donating a larger amount of money once a month and benefitting from a substantial sum of money when one's turn comes to get the whole pot. For example, women who are engaged in constructing their own houses take part in these kinds of ROSCAs. All in all, daily, weekly and monthly, money circulates in and through

various women's groups in Rufisque, and this money sustains petty trade at the grassroots level and maintains the flow of necessities in spite of economic difficulties.

Consequently, the women's groups are platforms of support for women to manage their livelihoods where other backing is entirely lacking or would be inadequate. Even if the sums of money involved sometimes appear negligible, the density of the groups and the regularity of the way money circulates within the groups are expressions of an organized collaboration between women.

The fact that Senegalese women have a large panoply of tools for coping with and resolving various kinds of economic dilemmas has been documented earlier by several researchers like Fall (2007), Guerin (2006, 2008), Guèye (2008), Ndione (1994), and Sarr (1998). All underline the fact that the women's groups are in one way or another essential components in the livelihoods of Senegalese households and important parts of individual survival strategies. As described above in Chapter 5, the Senegalese women's groups are deeply embedded in the social tissue of their society and they have been historically important as a support for women's livelihoods in a socio-economic situation where a strictly gendered division of labor has prevailed.

In this light, the recent and massive introduction of various exogenous micro-credit schemes as 'innovative' solutions for poverty reduction (see, for example Dowla & Barua, 2006, Dowla, 2006) does not in fact seem to provide any new answers to the particular challenges Senegalese women face in an increasingly difficult socio-economic environment. On the contrary, traditional informal women's groups have the capability to finance and support the livelihoods of women. There is also evidence that membership of the groups constitutes a resource linked to the possession of a durable network: in other words, the groups are sources of social capital in the sense Bourdieu (1986:51) uses the concept. In addition, the names the women give their groups reflect a consciousness of the importance of being and doing together, especially when facing difficulties. This resource can be identified as 'social capital' in the consensual and collective sense of the term (Putnam, 1993, 2000, the World Bank, 2008). Furthermore, because the traditionally and spontaneously created groups are flexible and adaptable to different kinds of situations, they are particularly suited for the role of supporting women on their own terms.

The mapping of women's groups in Rufisque in 1993-94 recounted here provides only a rough outline of their functions and characteristics. Through an analysis of interviews with members of women's groups in Rufisque, as well as a follow-up of the evolution of three distinct women's groups from 1993 to 2008, a more profound and detailed picture of how the groups come into existence and how they articulate with their surrounding society, as well as with their members, is given in Chapters 8 and 9 below.

8 'OUR MUTUAL PRIDE', 'WE ARE NOT JEALOUS, 'WE LOVE OUR HUSBANDS': THE GENESIS OF THREE WOMEN'S GROUPS IN RUFISQUE

In order to acquire a deeper and more detailed picture of the social and economic significance of the women's groups in Rufisque, in March 2001 I conducted individual interviews with members of three different women's groups in Rufisque. The interviews were related to questions about membership in the group, but also to the women's personal biographies. The central notions in the present study - social capital and livelihoods - crystallized during and after the interviews, drawing on the women's narratives about their groups and their importance in their lives.

The method used here when analyzing the various sets of empirical evidence collected in Rufisque under consecutive stages of the research is largely inspired by Kathy Charmaz' (2006) guide to constructing grounded theory. Though fieldwork for the present study was not done 'by the book' in the sense that I did not initially collect empirical evidence in order to use it for constructing a grounded theory about women's groups in Senegal, Charmaz' guide has been a valuable help in analyzing and making sense of the different parts forming the empirical whole and of the interrelationship of these parts. The method has been described in more detail in Chapter 3.

In this chapter, the genesis of three different women's groups is described through a qualitative analysis of interviews with 10 members from each group. The aim is to construct a narrative about people, social processes and situations around the different themes that came to the fore in the interviews. The descriptions of the neighborhoods and the groups serve here as a background for understanding the life experiences of the women interviewed for the study. Through my analysis of the distinguishable themes and categories present in the women's narratives about their lives and livelihoods, I intend to give a picture of the women and their life-condition as seen by the women themselves. As expressed by Charmaz (2000:526): *'Making our categories consistent with studied life helps to keep that life in the foreground.'*

8.1 PRESENTATION OF THE GROUPS AND THEIR NEIGHBORHOODS

The three groups included in the study at hand were chosen from the groups who were part of the 1993-94 mapping described in Chapter 7 above. Consequently, in 2001, all three groups had a history and the women in the groups could be expected to

know each other well. For practical reasons²⁰, I chose to target groups from adjacent neighborhoods. Despite their proximity to one another, these neighborhoods had different socioeconomic structures. In order to respect the anonymity of the individual members of the groups, the neighborhoods are not referred to by their actual names, but are designated A, B and C.

A, the oldest and the most established neighborhood of the three, has a population with local roots: of the ten women from A interviewed for the present study, seven were born in Rufisque. Originally the neighborhood was established as a settlement for the ancient Lebou fishing community, which was forced to move from its traditional location as a result of coastal erosion, one of the main ecological problems in Rufisque. Of the three neighborhoods, A has the easiest access to the main market place in Rufisque and has a good infrastructure: electricity, access to running water in many houses and a sewage system. This neighborhood is the wealthiest of the three.

B, the adjacent neighborhood situated further from the central market place, is of more recent origin and the population is more heterogeneous than that of A, as people have settled there from different parts of Rufisque, as well as from other parts of Senegal. Only two of the ten women interviewed from neighborhood B were born in Rufisque. At the time of the interviews, the neighborhood had few public amenities, many of the households lacking both electricity and running water, although a semi-privatization of the national water company in 1996 had accelerated the availability of water in urban Senegal and ameliorated the shortage (IRIN, 2005). At the same time, privatization led to higher water prices, so that very modest households, like most of those in B, had to rely on public taps for their daily water supply. However, even though the neighborhood still had many deficiencies, it was already visibly an organic part of the town of Rufisque and its inhabitants were more or less settled in their lives.

C is the neighborhood furthest away from the market place and home to the third group included in this study. As in B, eight of the ten women interviewed were not born in Rufisque. At the time of the interviews in 2001, the neighborhood was still being built and most houses were under construction. There were also some traditional straw huts left scattered among the concrete constructions, which gave the district a curious half-urban, half-rural appearance. Public amenities, like access to water and electricity, were lacking and the women usually had to walk long distances to water taps. A few years earlier, building plots in the area had been available for very modest sums, and it was obvious to the outside observer that a majority of C's inhabitants had settled in quite recently. Lack of proper roads and the proximity of the still empty countryside added to the impression of precariousness and uncertainty.

20 It was logistically easier to concentrate the research to one part of town. Also, due to my engagement in the construction of a women's centre, this was the part of Rufisque I knew the best.

Although they were, in a sense, neighbors, as a result of their different origins the three groups in the present study had significantly different living conditions. The women from established Rufisque families had different livelihoods than the women from different parts of Senegal recently settled in the outskirts of the city. Nevertheless, all faced difficult conditions because of the endemic economic crisis and were, in one way or another, partly or totally responsible for the livelihood of their households. Especially for some of the women from the established families, this was a new situation.

All of the three groups had, according to their leading members, around 100 members. Although not all members were active, the majority at least took part in the ROSCA and/or participated in life cycle ceremonies in their neighborhood. The women interviewed for the present study were all active members in their groups and members of the executive board, or in other ways close to the leaders. All three groups can be taken as representative of their particular neighborhoods, as there were no competing groups on their respective 'territories', and few of the women who belonged to these groups belonged to other groups.

Below, general descriptions of the groups serve as an introduction to more detailed descriptions of their members. Because the names of the groups mean a lot for their members, the groups are presented with their names. However, as agreed with the women when the interviews were done, no personal names will be revealed here. This is why the quotes illustrating the descriptions are all anonymous.

8.1.1 BOKK JOMM – OUR MUTUAL PRIDE

Bokk jomm, meaning 'our mutual pride' or 'having something to be proud of together', is one of the most frequently used names for women's groups in Rufisque. The group was founded in A, the oldest and the most established of the three neighborhoods included in this study. The incentive to start a women's group there came from a young man from the neighborhood, who worked for an international NGO, ENDA-TM²¹.

Before the founding of *Our Mutual Pride* in neighborhood A, the only women's group had been a modest ROSCA and women had helped each other with life cycle ceremonies within their families. Some of the women were more or less confined to their compounds and did very little outside their homes. The fact that the young man who took the initiative in founding the group was from the neighborhood and from a 'noble' family had been decisive in getting the husbands' permissions to start a group.

21 Environment and Development Action in the Third World (ENDA-TM) is an international non-profit organization founded in 1972 and based in Dakar, Senegal.

A trustworthy older woman, a widow with an irreproachable reputation, was asked to be the official group leader, but from the beginning the executive power in the group was actually held by a small group of younger women who had some formal schooling and were thus able to read and write.²² These active and visible members had close contacts to ENDA-TM, and the group came to have a close relationship to the co-operative bank that ENDA-TM simultaneously founded in the neighborhood. In fact, the idea was that the members of *Our Mutual Pride* would be financed in their activities through the granting of micro-credits by the co-operative bank, rather than through funding from a traditional ROSCA. Most of the women in the group had, with the help of the group, initiated some kind of income-generating activity, in general in the petty trade business. Investments in trade were financed through micro-credits from the co-operative bank, but also through loans from the revolving credit fund available inside the group. The revolving credit fund was closely connected to the cooperative bank, and in the narratives of some members, the difference between the two was somewhat blurred.

In the early stages of the *Our Mutual Pride* group's existence ENDA-TM had a very active role in steering group functions. The NGO also played an important part in the founding of a co-operative shop in the neighborhood. The shop provided basic necessities like rice and vegetable oil at wholesale prices and members in *Our Mutual Pride* could buy things there on credit, which was a significant help to families in difficult economic circumstances.

When asked about the significance of belonging to the group, the individual members of *Our Mutual Pride* strongly emphasized that the group had brought considerable change to their lives. The members had acquired more active and outgoing roles as breadwinners and engaged in more activities overall. The group also enabled contacts between the women in the neighborhood in a way that had not been possible before, when social platforms where women could get to know each other were lacking and women did not go out much. One of the members, who was active on the board of the group and involved in the co-operative shop managed by the group, expressed it like this:

'The group has changed my life. Before, my husband didn't let me go outside, we stayed at home. Before the group, I had lived 10 years in my neighborhood without knowing anyone. Now, thanks to the group, I know everyone in the neighborhood and now I don't stay much at home.'

²² Compared to the women interviewed from the two other groups, where a large majority was illiterate the fact that six of the women from *Our Mutual Pride* were literate made a discernible difference. In the group from neighborhood B, two of the interviewed women could read and write, in the group from C, all interviewed women were illiterate,

In many ways the founding of a women's group with the clear objective of assisting women in their striving to manage their own livelihoods in the very traditional neighborhood A could be described as revolutionary. However, although the narratives of the members of *Our mutual pride* unquestionably revealed that their adhesion to the group had radically changed their lives, in contrast with the members of the other two groups in the present study, the narrators very much emphasized that they were (still) respected and dignified members of their families and their community. In other words, even if the women with the support of their group were in fact the main breadwinners of their households and in this sense breaking with both tradition and religion, their social values were not altered. The choice of a name for the group, *Our mutual pride*, emphasizes this. One of the members of the group explained the meaning of the name in the following way:

'You see, there's water in this bottle. Without the water, the wind could blow it away. For me 'jomm' is a light you have inside. Persons without 'jomm' are people who steal and act aggressively towards others. They do it because they have no 'jomm'. If you have 'jomm' in you, all you do is work. First of all it means to work for your livelihood – that's 'jomm'.

The emphatic underlining of common pride and respectable behavior was clearly identifiable in the members' narratives about their group. In the context of the social structures characteristic of neighborhood A, this can be interpreted as a way of justifying and/or excusing the radical change in the neighborhood gender balance brought about by the group. It is also significant that the initiative in creating the group did not come from the women themselves, but from an NGO with women's empowerment and livelihoods support on their agenda. The group was not founded on the basis of the consensual and generalized aspirations of the women in neighborhood A. One obvious expression of this circumstance was the fact that actual power and official leadership were separated. In fact, the members' narratives about their group gave the impression that there were two versions of the group, the official and the unofficial one, the latter being the 'real' one. The situation was very much the opposite in the second group from neighborhood B.

8.1.2 AMUL KINAAN – WE ARE NOT JEALOUS

'*Amul kinaan*', meaning 'we do not fight' or 'we are not jealous' is not a common name among the women's groups of Rufisque. The name alludes to a generally held belief that Senegalese women are jealous of each other, but that this group is determined to avoid that particular minefield. The woman who initiated the group and was still its 'mother' in 2008 explained how the group got started:

'I started the group the year we moved to this neighborhood. I saw that it was not happy and it was not dynamic and I asked the women to form a group to get together for tea. We met every afternoon at one member's house to make tea and to talk. Everyone paid a small sum for the tea. The group started to grow and that's how we started... I tried to make everyone pay a 100 francs fee every Sunday and then I went to the market and bought cloth for one. That's how we started the ROSCA'.

In the case of *We are not Jealous*, one strong and trusted person has the leadership. The group is her 'baby' and the members confide to her their personal problems. She has no biological children of her own, but is responsible for many children of close relatives.

At one time the group had been asked through their 'mother' to join the co-operative bank founded by ENDA-TM in neighborhood A, but, as she put it herself, she had not trusted the NGO, so she had refused and initiated a revolving savings fund within her own group, in addition to the ROSCA she managed. In the revolving savings fund, the volume of the capital the group lent out to its members grew all the time, because there was a 'rent' of 10% added to the sum of money when it was paid back. The money was immediately put back into the circuit and thus the group's own capital grew while the members took turns to use it to finance their trade. There were no salaries or other rents paid and this is how the volume of the capital grew for the benefit of the whole group.

With time, the group had grown into an important social institution in the neighborhood and an informal provider of a kind of 'social security', since even non-members could rely on it sometimes. In some cases, the 'secret bank', whose funds were originally composed of fines from the ROSCA paid by those who were late with their payments, could come to the rescue when money for medical care was needed. In these cases this money was not necessarily paid back to the group. The group 'mother' played a central role in all the group activities and her personal integrity guaranteed to both members and the surrounding society that there was no foul play with the group money. Unsurprisingly, when money was so often the key to 'solving problems', many members of *We are not Jealous* saw getting access to livelihood activities as the main purpose of the group. One member expressed this in the following way:

The group has an important part in my life, because I think that poverty and wealth go together; sometimes you have money, sometimes you don't. But if you have a money problem you can solve it with the help of the group without your enemies knowing it and when you have money again you pay back. So, it really solves all your problems. That's why I think it plays an important part in my life.

The group membership had increased steadily, allowing time to mold its activities to fit the requirements of the members. Manifestly, the group members knew each other well and had spent much time together, and were engaged in and familiar with each others' lives and livelihoods. The charisma and the trustworthiness of the woman who had founded the group had obviously played an important role for the almost tangible feeling of cohesion transmitted by the members. Their different narratives about their group were congruent and there was no ambiguity as to how different roles and tasks were distributed within the group. This was visibly not the case in the third group, i.e. *'We Love our Husbands'*.

8.1.3 NOPP SA JEKKER- WE LOVE OUR HUSBANDS

Of the three, neighborhood C has the most recent settlement and in 2001 building work was still continuing. The main reason for the existence of the group *'Nopp sa jekker'*, whose name means 'Love your husband' or 'We love our husbands', is that the group members saved money through the groups' ROSCA in order to build a house or buy something for the house.

According to its leader, the group started as a way of making friends. People didn't know each other in the new housing area and the group was first founded to increase cohesion in the neighborhood. As one of the members puts it:

'First, the group was created in order to unite the women in the neighborhood and to avoid fights. It's for having peace in the neighborhood, because we thought that our children might marry each other and there had to be peace between us women. Before, there were too many fights, now it's better'...

The group had developed into both a traditional neighborhood group and a ROSCA, but also owned a set of utensils needed for ceremonies; cooking-pots, chairs and plastic carpets. But, in contrast to the group in neighborhood B, there was no unanimous trust in the 'mother' who was leading the group in 2001. The narratives of the members interviewed about the functioning of the group differed and there seemed to be a fissure in the group. One part claimed that the group had a revolving savings kitty like *We are not Jealous* in neighborhood B, while others were sure that there was only the ROSCA. It was obvious from this that not all the members were permitted to take part in the informal lending system and access to the revolving kitty was limited to a smaller group within the group.

Although the group was said to have been founded to create cohesion in the neighborhood, in the individual interviews the members of *We Love our Husbands* emphasized the role of friendship and psychological comfort given by the group less than did the members in the other two groups. Their relationship to their group seemed more instrumental than the other groups' members'

relationships to their own groups. The access to commodities for ceremonies or/and to money from the ROSCA was emphasized most of all by the *We Love our Husbands* members. The following comment on the role the group plays in their lives is typical:

'The money we put together is the most important. You see, in our group, the chairs, the kettles, the carpets that we have, we have bought with the subscription money of the group. All we need for the ceremonies, we have it through the group. That's very good. Otherwise we would have to go and rent from other women, and that would be more difficult.'

The general tone in the narratives about their group was very different from that of the *'We are not Jealous'* narratives. It appeared that the members of the former group, even if it had been expressly created to avoid conflict in the neighborhood and to help women to get to know each other, had not succeeded in developing a mutual bond. The somewhat contradictory narratives gave the impression that something with the group was either false or not divulged. However, as with the two other groups, it was clear that the women needed their group and that the changes in their households' economies had triggered its foundation.

8.2 SOCIAL AND ECONOMIC STRUCTURES MOLDING THE GROUPS

As in the case of many other women's groups in Rufisque, all three groups had been founded around 1994; the year when successive Structural Adjustment Programs culminated in the 50% devaluation of the CFA franc. When the women explained why they had joined their group, their narratives frequently gave the collapse of their household economies as a reason. These had formerly been mainly based on the husbands' incomes, and a new supportive structure was needed to maintain the family's livelihoods. The level of urgency differed both between and within the groups, but the narratives revealed that the economic crisis had had a decisive impact on the lives of all.

The following sections examine how the consequences of economic difficulties were experienced, as described in the narratives of the women, and how they see the role of the group in the maintenance and support of their livelihoods in the new situation created by these difficulties. To begin with, the narratives reveal how the women relate to themselves as wives and mothers and how material difficulties are altering these relationships. Dreams of a good life are far from how the reality presents itself to the women, and much in the narratives is about dealing with a life that does not correspond to how it was supposed to be.

The names of the categories in the following sections are quotes from the individual narratives of the respondents.

**8.2.1 *'FOR ME, THE IDEAL WOMAN IS MARRIED, SHE HAS CHILDREN, AND SHE STAYS WITH HER HUSBAND AND DOES NOT STROLL AROUND'.*
DREAMS - AND REALITIES**

As discussed in section 2.4 above, there is a discrepancy between the Western feminist view that striving for empowerment through economic independence is essential for African women, and how African women see their roles as wives and especially mothers as most important for themselves. In the interviews referred to here, the women clearly express a wish to have husbands who can provide for their families, in preference to being alone and in charge themselves. The groups are a necessary support for women in difficult times, but they are not seen as a means to 'empower' their members. The ultimate dream and hope of the women is still to have a good husband and to be able to take care of their children.

'For me, the ideal woman is married, she has children, and she stays with her husband and does not stroll around. She should take good care of her husband, care for her children and be true to her husband... the ideal husband shares everything with his family and protects them and takes everything he has to them.'

Listening to the women, it became obvious that those who were part of the study wanted to present themselves as women who agreed that men should be in charge of their families and in that respect be responsible for their wives' well being. However, there was no general criticism towards men, and they were not held responsible for the current situation, wherein the women were left alone to take care of their households and offspring. On the contrary, many of the women emphasized that it was the women who created problems, and in several narratives the concepts of 'pity', 'forgiveness' or 'indulgence' came up when the women were asked to describe what they expected of the ideal husband.

'The husband should respect the wife, forgive her, because everybody knows that women do a lot of harm, much more than people know. Women have to be forgiven.'

In the same sense, respondents stated that women often create their own problems by criticizing husbands instead of doing their best to keep up their households themselves. To avoid conflicts and try to keep things going in spite of everything was the best thing to do according to the narratives:

'There are husbands who don't have peace in their homes, because their wives give them too many problems. Then they leave their families, their children and go somewhere else. Those who do not work anymore and have no more money are harassed by their wives and they are obliged to leave.'

The interviews contained several descriptions of how men could no longer assume their roles as breadwinners and the fact that this had not been the case before was often referred to. However, instead of describing men as failing their families in difficult times, the discourse of the women emphasized the moral obligation of women to do their best to keep their husbands and to keep up the appearance that the husband was in charge even though he was no longer contributing to the livelihood of the family. In this way the women continued to nourish an impossible dream, in a reality where they had very little support from their husbands. In fact, in many cases their own groups were the only support they could lean on.

8.2.2 'A WOMAN CANNOT MANAGE ON HER OWN'. SOCIAL AND ECONOMIC REASONS FOR JOINING THE GROUPS.

The economic support that the groups can offer their members has become a necessity, most of all because the men can no longer provide for the needs of their families. The fact that the women are tired and the men do not help much is evoked in different ways in the narratives. The situation in many households is near the limits of what is bearable, but there are not many alternative solutions for the women: they have to take care of the children.

'There are men who give nothing to their wives and the wives are very tired. Many men do nothing for their wives. Some men are bad by nature and they do nothing for their wives and children. They leave the women to manage by themselves, and the women are really tired... A woman cannot manage on her own. A woman marries because she has hopes for the future, she has hopes of being happy. But in a couple of years you have many children and even if you're unhappy, you cannot leave your children and go. The women stay because of their children.'

Thus, there is a manifest difference between the distribution of responsibilities within the families according to tradition and expectations and what happens in reality. Lack of resources and a general deterioration in living conditions are necessarily altering obligations and rights within the households. In principle, the men still have the right to make decisions about their wives actions, but in reality the women have to take the responsibility and decide by themselves because the

situation does not cater for the men's authority when it comes to livelihoods. A theme that often recurred when one of the women talked about her husband's attitude to his wife's membership of a group is the lack of authority possessed by the husband as a result of his failure to fulfill his duties and support his family: he did not have, or no longer had, the authority to deny his wife the membership of a group. She is doing what is needed to support the children.

'A woman must obey. If our husbands had money, we would stay at home and we would do everything for them. But, as they have nothing, all we can do is to obey God's will. Women should be obedient...The husband must work and bring money to the household. But... as you see my case, my husband has nothing, so he can say nothing. For me, a man should work and feed his family. My husband is not here; he cannot feed the children or give them an education, because he doesn't have the means. ...The ideal woman should, if the husband has no money, go to work and satisfy her own needs, that is help her husband. The ideal wife should help her husband.'

Even though a husband is no longer a contributory part of the household, women 'know their place' – they act according to what is expected of them. Even if a wife gets no support from her husband, and is the sole breadwinner in the household, she can describe herself as 'helping the husband'. This is a way of keeping up appearances and acting 'as if things were the way they should be'. As described in section 4.4 above, the women make considerable efforts to stay married and to please their husbands, because their behavior as wives is believed to have direct consequences for the success of their children. Furthermore, unmarried status is still something of a social anomaly in Senegalese society (Diop, 1985, Lecarme-Frassy, 2000, Dial, 2008).

Getting support from a women's group is a socially accepted solution for a woman in a difficult situation. Nevertheless, that men will accept their wives' membership of a group cannot be taken for granted. The reluctance of some men, especially the older men of neighborhood A, to allow their wives to be members of a group can be explained by their own membership of 'old' families and a consequent adherence to the traditional roles. This was less so in the case of the recent settlers of B and C, as they could be supposed to be more detached from the traditional values of their own families. The ideal image of the 'good' husband capable of providing for his wives and offspring is demolished when the wives go out and start earning money themselves. The 'right' order of things is disturbed. But, for husbands who fail to provide for the needs of their families there is no other choice than to let their wives go to the groups.

Now, he is obliged to let me be part of the group because he cannot fulfill my needs and he has to let me go to people for the ROSCA and do my small trade to satisfy my needs. Still he isn't pleased that I'm part of the group and he never gives me money for the ROSCA.

Relatively speaking, of the three groups the women in neighborhood C are in the worst situation economically. Many of their husbands have simply disappeared or take little, if any, responsibility for their wives and children. Given this situation, at a first glance it may seem surprising that the women have named their group 'We Love our Husbands'. Naming the group this way can, however, be explained by the common awareness of the husbands' failure to fulfill their duties, accompanied by a consensual effort to maintain the appearance of 'normality', of everything still being as it should. If the husbands are uneasy about the new situation, the name of the group gives them a consoling message:

'(the name) It's only to say what we want, because in the group, almost all the women have husbands who do not work. It's to give more pleasure to our husbands...it's better than a bad name, it doesn't help us, but it's a pretty name...'

When the husband cannot fulfill his duties as the household's breadwinner, the group his wife belongs to can be the only support for a woman who has her original family elsewhere. This support is not only economic, but also social.

8.2.3 'THE GROUP HAS STRENGTHENED THE TIES BETWEEN US'. SOCIAL CAPITAL.

Clearly the economic support provided by the groups is important, but in their narratives about their relationships to their groups the women also frequently evoked the psychological and especially the social comfort the groups give. If we consider a woman's social capital to be equal to the networks she manages to mobilize (Bourdieu, 1986:51, Siisiäinen, 2003), the groups are definitely to be considered as sources of social capital for their members. The interviewed women described their groups as catalytic for creating friendly ties between their members and the social functions of the groups were emphasized even more than the economic functions. Especially in neighborhood A, where the same families have lived for generations, but where the women did not have particularly strong bonds between them beforehand, the creation of the group was experienced as an important change in the lives of the members, especially because it had created bonds between them.

The group is important for me. We meet each day, we talk, we give each other courage. We exchange ideas, and that's good. It's important for me; it has changed my life a lot. ... We knew each other from before, because in the neighborhood our parents and grandparents lived already. We are all family. The group has strengthened the ties between us. If there is a problem, we talk about it and that's it. The women in charge are younger, but they respect us, they are polite. There are no problems. When my husband died, the group collected money for the funeral.

Individual members of the groups add to their personal relationships when relating to other members; simultaneously there is a value simply in the act of meeting others and sharing problems.

The most important for us as Senegalese women is that we love to get together. We don't like to stay alone at home... It helps us to get together and talk, it helps us a lot. At least it helps me; it makes me forget some problems. Maybe the problems come back when I'm home, but that gives me some hours of relaxation and discussions because we share everything. When you have a problem, you say it to the group; we discuss it and try to solve it...

In the women's narratives related here, a reference to 'problems' almost invariably means lack of money for doing something important. The women appreciate the fact that they can find solutions for their 'problems' through the groups. It is also important to be able to solve these problems discretely, without the knowledge of outsiders. Keeping up the appearances and giving the impression that all is well – even if it isn't – is essential. In a hostile environment, where resources are scarce and most people have to work hard for their livelihood, the women need their groups to lean on and to trust. The way the women describe their groups gives a picture of tight bonding with other members of the group, a drawing together in the face of a hostile world. There is a strong feeling of 'us' and 'them' and it is obvious that the women get strength from this. The groups provide them with 'credentials' (cf. Bourdieu, 1986:51) that can be used in dealing with the challenges of everyday life. Even if the material support is mainly economic, the conditions under which the support is available are fundamental. Members in a group have to be able to trust each other in spite of both internal and external threats to their cohesion. In particular, jealousy between women is frequently apparent in the narratives, as if lurking behind every corner and threatening the harmony within the groups. One of the groups even calls itself '*We are not Jealous*' as if to eliminate the threat by first evoking it in the group name.

Women are more jealous than men. Our group is called 'We are not Jealous', because at least between women in the group we are not evil and jealous. If there's something to share, we share it. There's no reason that only one woman should profit from it.

In this particular group, problem solving also included giving others in the group advice and helping to organize their activities as traders. Women with more experience in trading helped the less experienced and different solutions were discussed within the group. The choice of activity for their livelihood of the different members is influenced by recommendations given in the group.

8.2.4 'WE DO NOT KEEP THINGS FOR OURSELVES. WE DISCUSS HOW WE CAN DO TO EARN SOME MONEY'. FINANCING AND DEVELOPING LIVELIHOODS

For illiterate women in Rufisque, the choice of a livelihood is in practice restricted to petty trade in basic provisions, and many of the women interviewed for the present study trade with fish or vegetables, commodities that are almost always available in the town. Some sell processed food and a few run modest eateries. For a majority of the interviewed women, joining the group had been decisive for initiating some kind of trade. A few already had a livelihood in trade when their group was created, and these skilled traders were able to help the beginners with advice. Even if the sums of money that the groups handle are small, they are sufficient for starting a modest business, either in the central marketplace or outside the home; each individual member of a women's group manages her particular livelihood under the conditions dictated by the circumstances of her own life. Some are accomplished traders running businesses and having clear plans for developing them, while others have a more haphazard approach to their trade.

Just as the quantities of money handled and the merchandise traded vary between individual members of the groups, so are there considerable differences in the modalities of saving and distributing loans in the three different groups. In neighborhood A, *Our common pride* has a symbiotic relationship with the cooperative bank, as they were both initiated by the same NGO. The bank needs the cash flow from all the small but daily reimbursements of the loans the petty traders take in order to finance their stock. The creation of the group has been a means of encouraging women to be active and to work outside their homes. Through the group, the NGO reaches the women in A and can provide them with schooling and information and help them with their livelihoods. Simultaneously, the women's activities generate funds for the cooperative bank. This is how one of the younger women saw things. She is active in the management of the group as well as of the cooperative bank.

The daily deposits are important. Money must come in to the bank so that the cooperative can finance other persons. So, the repayment of the small loans is most important. We cannot give 20 big loans each day, because we do not have enough money. And if a person comes and wants to take out her money we have to give it to her immediately – it's an obligation! That's why the daily deposits are good for us.

In spite of efforts from the NGO to approach the group, *We are not Jealous* in neighborhood B decided not to join the cooperative bank, but to finance the exercise of their livelihoods by their own means, circulating the money from their revolving credit fund among the members.²³ The kitty is expected to grow, because those who borrow money from it reimburse it with interest. As the money has to be paid back rapidly, within a few months, those who take a loan from the revolving credit fund are more or less forced to work hard to make a profit from the commerce they do with the money. Successful selling demands some skills: it is for example important to be informed about prices and to know where the best offers are found. This information is often purchased in the group, and inexperienced members usually get some help from the others in choosing what kind of merchandize they should start trading with. The members emphasize that the group is a support in outlining their work.

'We meet often, because this money problem is difficult, that's why we always have to meet and discuss. We don't have problems with the money, but problems with knowing how to work. She who is leading the group is honest, there are no problems. We discuss how to do with the money, because we are all women, we want to work to have some benefits. We do not keep things for ourselves. We discuss how we can do to earn some money.'

In *We are not Jealous*, members obviously kept an eye on each other's doings in a constructive spirit and they made an effort to live up to their name. The leading members have known each other for years and an atmosphere of trust, discernible to an outside observer, has developed between them. The situation in neighborhood C is different, because most women have only recently moved there. Finding a plot and financing the construction of a home is therefore the foremost preoccupation of the members of *We Love our Husbands*.

Petty trade is the main livelihood of the group members in neighborhood C, just as in the groups of A and B, but the C group does not have the stated purpose of

²³ There were two reasons for this decision. First, there were discouraging rumors of the NGO workers dealing dishonestly with co-operative money. Second, the group mother considered managing the group's money her personal privilege – and responsibility.

supporting the members' businesses. The ROSCA is important as a means of saving for the members, and a majority uses the money from the pot for constructing their homes. The group also provides for utensils for life cycle ceremonies and in this way provides valuable assistance in the everyday life of the members.

The group plays an important part in my life and in the lives of all the other women. Because, when you're together with many people and they all put their participation in the kitty and you're the one who gets the pot, it's really useful. You can solve your problems and do what you want with that money... We women, we cannot save and we cannot go to the bank and put our money there. When you gather a small sum every day, you don't have the impression of putting anything aside and one day they give you a big sum of money. And we get together, we discuss and we talk about everything, that's the most important thing with the group. With the money from the pot I have finished building the rooms my husband had started. The ceiling and the front steps were done with this money.

In sum, each of these three groups has developed distinctive characteristics for their activities, which are adapted to the specific needs in each neighborhood. This, again, has implications for how the different groups are organized.

8.3. ORGANIZING THE GROUPS. HIERARCHIES AND DECISION MAKING

In organizing their groups, and in managing decisions, leaders have to take responsibility and they need to be respectable and trustworthy. In a hierarchical society like the Senegalese, leaders also have to have the right age and social position to fit into and to be credible in their roles. Tradition and reality can conflict when skills are needed that are not guaranteed by age or social position, and leaders and members of a group need to know how to navigate through treacherous waters where much is concealed under the surface. Establishing rules for decision making is crucial to the maintaining of peace within the group, but ultimately the way in which problems are actually solved is most important.

In this section, the descriptions of group hierarchies and decision making given by the group members are delineated. Again, the quotations that head the sub-sections are drawn from the women's own narratives.

8.3.1 ‘...WE ARE YOUNGER, AND WE WANTED THE OLDER WOMEN TO LEAD US. SO, WE GAVE THEM THIS PRIVILEGE.’ RULES, TRADITIONS AND HIERARCHIES

When a women's group gets started in a neighborhood, it is not always obvious who should be the leader. There are problems of hierarchy, age and capability to be solved. Younger women are more likely to have had some formal schooling and therefore to be more resourceful than older illiterate women when it comes to handling formal matters like keeping the minutes and the accounts. On the other hand, older women are traditionally more respected than younger women and they are given their roles as leaders as a result. In all three groups included in the present study, the leaders were older women when the interviews were done in 2001, and two of the leaders were chosen precisely because of their age. Even though some of the younger women clearly considered that they would make more efficient leaders than the older women, traditions and hierarchies were respected.

‘I don't have a responsibility (in the group) because when I became a member, there were older women than I, and we are younger, and we wanted the older women to lead us. So, we gave them this privilege. But, any problem that arrives, they consult us and we discuss and we try to find a solution together. So, they can do nothing without us knowing.’

Even if the hierarchy of age is respected in her group, at least formally, this younger woman feels that she takes part in the decision making, though she has not been given any formal responsibility. The fact that she refers to the leadership of the group as ‘given’ to the older women as a ‘privilege’ suggests that it is no longer indisputable that seniority in years gives access to power. A leading position held by one of the older women in a women's group can be merely formal, the actual management being carried out by the younger women. This was most obviously the case in ‘*Our Mutual Pride*’ from neighborhood A, where the older woman was a figurehead and the younger women those who actually controlled the group. In ‘*We are not Jealous*’ from B, the authority of the ‘mother’ and founder of the group was undisputed, but the leadership situation was more ambiguous in ‘*We Love our Husbands*’. There was no unanimous trust in the official leader of the group, but the authority of the younger women who considered that they were actually in charge was also called into question.

Generally, in the younger women's narratives there was a somewhat contradictory attitude towards the obligation to respect the traditional hierarchy of age. Older women were formally in charge, but younger women did not hesitate to point out that they were the ones most suited to do the task.

I keep the money, I'm the accountant. Everyone trusts me. People say that I'm a courageous and dignified woman. That's why they trust me. Everyone wants me to be the chair, but I don't want to, she is the one who leads us...I let her... There are no problems between us because what she cannot do she comes to see me and I do it, we're together. I would never leave her alone...We complement each other, but as with all Senegalese, there are always problems.

The reference to 'the Senegalese' as an explanation of why there are 'always problems' is a way of generalizing and placing the source of problems and conflicts in an abstract 'society at large'. The claim that 'the Senegalese' have predestined characteristics that lead to 'problems' and that these are therefore bound to occur in spite of efforts to understand and to give support to each other in a group is a commonly used 'saving clause'. In many of the women's narratives there are references to conflictual constellations in their society – Senegalese as 'problem prone' or women as having an inherent tendency to be jealous, for example – and the groups describe themselves as making considerable efforts to prevent these conflicts from occurring among their members. Belonging to a group is in the narratives described as a moderator of impending conflicts and even some of the names the groups have given themselves work as anti-conflict invocations.

8.3.2 'WE RESPECT THE RULES, EVERYONE RESPECTS THEM; WE HAVE ONLY ONE VOICE'. MAKING DECISIONS

Inside the groups, members have their given positions. Decision making in the groups is done in congruence with these positions. How decisions are made, and what repercussions the decisions have are of major importance for how the groups progress. The words 'tolerance' and 'respect' occur often in the narratives on decision making within the groups. A harmonious picture of how questions are treated within the group is the one the narrators strove to give. Also here, hierarchies are respected, at least on a formal level.

The following quote is from the interview of one of the leading younger women behind the group in neighborhood A, 'Our Mutual Pride'. Her version of how decisions were made in the group is this:

Until now, there has been no problem. ..We get along, and we are tolerant. We respect the rules, everyone respects them; we have only one voice. If there's a question, we first ask the chairwoman who says what she thinks. I say what I think, and N.N. says what she thinks. And then we expose our

opinion and ask what the others think. If what the others think is more important than we think, we leave our thinking, because we are there for the others.

This rather detailed description of decision making in the group, where everyone is given a possibility to state her opinion and influence the decisions, does not conceal that the narrator and N.N. are in effect the ones who are leading the group. The official chairwoman does not take the initiative or make decisions, but she has the privilege of being asked about her opinion first. The narrator feels that she and N.N. are the people in charge, and she also feels that they are serving the others by taking this responsibility. As *Our common pride* has been initiated by and gets support from a local NGO, it is not beyond feasibility to suggest that this description is the narrator's version of a 'democratic' procedure that has been impressed upon the group. However, because the group has been planted in a traditional and hierarchical neighborhood, traditions of respect, especially for age, are maintained – at least formally. That is why the role of the chairwoman is to keep up the appearance of tradition being respected, while it is the narrator and N.N., younger women with a formal schooling, who actually steer the group.

In neighborhood B, the chairwoman, 'Mother A., is the one who initiated the creation of the group and it has grown and evolved around her. The following description of her qualities gives a good picture of how the members saw their leader:

It's like that here in Senegal, you know, between women it's always like that. When women work together evil tongues say that it cannot go on and the women will eat the money. 'Mother A.' has respected everything and she has done nothing of all that...she has never eaten the money...she knows how to organize, she's responsible and she has authority. She also listens to others if they have better ideas than she has.

Again the references to how things are in Senegal and how the women are considered unreliable are made, but this narrator emphasizes the qualities of the leader of her group as the embodiment of all that does not represent these prejudices. In the process she mentions the greatest fear of members of ROSCAs, that the leader might embezzle their money.

In neighborhood C, a member of *We Love our Husbands*, who is not on the board, sees decision making in her group as follows:

I have no bigger responsibility in 'We Love our Husbands', because they have decided that the older ones are in the front and the younger ones in the back. But they don't decide about things behind our backs, they always inform us first.

She does not feel that she is one of those who have some influence on decision making in the group – ‘they’ have decided. ‘They’ refers to the older women, as the decision makers in the group. She accepts this, and feels that things are as they should be as long as decision making is transparent.

In all three groups, power is concentrated in the hands of a few. The leader of a group usually has close and confiding relationships with a handful of the members and they assist her with information dissemination and in keeping the minutes and the accounts. Of the three, only *Our Common Pride* kept annual meetings at which the board was elected. The group is also formally registered as an association. The other two groups are informal and leaders take their authority from the trust members have in them. This trust stems from the assessment the members have made of the leader, especially of her behavior and her character. Her position in the social hierarchy in the neighborhood is also important, while age, caste and the husband’s social position determines who has the potential to be a respected women’s group leader in the first place.

How crises and problems in the groups are solved also depends on how the groups are organized.

8.3.3 *THERE ARE NOT THAT MANY WHO ARE NOT ‘CORRECT’ AND SOMETIMES WE HELP THOSE IN DIFFICULTIES BY COLLECTING THE MONEY THEY OWE AMONGST US. PROBLEMS – AND HOW TO SOLVE THEM*

The most severe problems within all the three groups were created by members who, for one reason or another, failed to pay their contribution to the ROSCA or to reimburse the revolving credit fund for a loan. However, the rules and methods for claiming outstanding amounts in informal women’s groups are more flexible than those of a formal bank or a cooperative granting micro-credit, and they have ways of avoiding humiliation and personal tragedies for their members. This may reduce the efficiency of the group and create some difficulties, but in the long run discretion and consideration between members can add to the inner cohesion of the group. Furthermore, group members are very much aware of the risk of exclusion and the power of group pressure when someone fails to pay her share. In general, those who are not sure of their ability to make regular contributions choose not to be part of a group, rather than risk the humiliation of claims and threats. The worst scenario is that the group engages a bailiff to seize a member who fails to pay. There is therefore reason to believe that the poorest and less resourceful women do not even consider membership in a group. However, in general the informal groups do their best to arrange problems amongst themselves and to avoid excluding anyone.

There are not that many who are not ‘correct’ and sometimes we help those in difficulties by collecting the money they owe amongst us. But if

we know that a person just takes the 10,000 and never pays back we don't let them get a loan anymore – but we don't exclude them from the group. There are not many who do that and only our leader 'Mother A.' knows how many. She doesn't want to put people on the street – she is not evil and she doesn't denounce them.

One way of making members pay promptly is to fine slow payers. The revolving credits kitty in 'We are not Jealous' had its origins in the money from the fines, but it was also used for funding life-cycle ceremonies in the neighborhood, as well as a fund for emergencies.

'The kitty grows, yes, but there are times when it shrinks, because sometimes we help each other too much; there are many ceremonies and medical prescriptions and the prescriptions are not paid back. There are always those who are ill and there are always ceremonies. There are always name giving ceremonies and we give the money to the child's mother. ...It's a loan. If there is no money, she takes money from the kitty and everyone gives her 500 francs for the ceremony. She pays the money back to the kitty. But often the money goes because there are so many medical prescriptions, people are always ill...'

It is obvious that this women's group's revolving kitty has become a solution for a number of crises and problems in its neighborhood. Even if money flows in and out of the kitty at a somewhat uneven rate, the system is reliable because the leader of the group is a trusted and respected person. However, what works in one neighborhood does not necessarily work in another.

Individual life situations, as well as situations in the neighborhoods, are different and group members adapt their strategies for use of the groups' money to their particular situation. In the knowledge that payments have to be regular, some women prefer to save first and get the pot as late as possible. In other words, paying regularly in advance, that is, saving through the group, is not a problem, while taking a loan and knowing that it has to be paid back in regular monthly installments is. It is therefore strategically important for a member to get the timing right so that their turn for the ROSCA 'pot', or turn to get access to a bigger loan, falls conveniently.

'If I ask to have the money right away, and the ROSCA will be going on for years, it will be very difficult for me to pay back. That's why I'll rather wait and I'll ask for the money when it's easier for me to pay back.'

As described by Ndione (1994) and Guerin (2006), for most Senegalese women with children, managing everyday life is a challenging matter of juggling multiple

parts so that they will fit with each other. The narratives recounted here reveal that the women's groups are important parts of the 'juggling strategies' of the women and that substantial efforts are made to solve and avoid problems that are potential threats to the groups.

In 2001, the narratives of the women about their groups gave the impression that the members made efforts to give support to each other even in times of crisis. There was a consciousness of the need to maintain group cohesion and the social capital the individual members gained from the groups in the form of 'credentials' was described as a major asset worth struggling for. Not one of the interviewed women described the group as having a marginal role in her life; on the contrary, the narrators emphasized its growing importance to them in many different areas of their lives.

8.4 CONCLUSIONS: THE WOMEN'S GROUPS AS SOURCES OF SOCIAL CAPITAL AND AS LIVELIHOOD SUPPORTS

Interviews with 30 women group members in Rufisque in 2001 revealed first of all that the three different groups involved had developed into essential supports for their members' livelihoods. In an increasingly difficult economic situation, which had led to a shift of household responsibilities from husbands to wives, the women's groups could provide their members with both financial and psychological help. Furthermore, just as the groups serve as catalysts in the creation of bonds between women in a neighborhood, they can also act as sources of social capital for their members. Because of the flexible character of the groups, they are particularly suited for serving the unique situation in each neighborhood. Thus, even if traditional hierarchies are respected within the groups, there is room for creative adaptations and interpretations of them. Using Cleaver's (2002) expression, the women's groups are particularly suited as platforms for 'bricolage', adapting norms and fitting values and arrangements to new purposes. Or, in more formal terms, given the various livelihoods assets that form a person's or a group's livelihoods framework (DIFD, 1999), the women's group can be considered as providing their members with financial and social capital as well as human capital.

The interviews also divulged that women in Rufisque do not necessarily welcome their relative freedom and new responsibilities, a consequence of their husbands' growing difficulties in providing for their households' livelihoods. The ideal husband is the breadwinner of the family and the women would rather see themselves as taking care of children and households instead of struggling for their livelihoods by selling fish and vegetables at the marketplace. As described by Kebe and Charbit (2007), the endemic economic crisis that has prevailed in the country since the 1980's has led to a growing fragility of families, but also to a diversification of family

models. The female headed household model is becoming more common, and in 2001 one in five Senegalese families had a woman as its head.

All three groups described in the present study had a strong and plainly pronounced function of supporting their members' livelihoods, but each of the three had chosen a different method of giving this support. With reference to Figure 1 above, the model of social capital by Edwards and Foley (1999), it is obvious that between the three neighborhoods different stratification patterns had been decisive in determining the kind of resources that were accessible and available for use in each different women's group. In the established, hierarchical and traditional neighborhood A, the structures of the NGO-initiated women's group *Our common pride* were clearly reflections of the groups' genesis. Even though a woman with traditional authority, of the right age and social position, was the figurehead of the group, younger women with formal schooling were the actual leaders. The agenda of the initiating NGO was that the group was to articulate with the co-operative savings bank that was established in neighborhood A, also on the same NGO's initiative. From its inception *Our common pride* had an ambitious agenda and offered new possibilities of livelihoods for women in the neighborhood. However, what could be considered access to social capital within the group, depended on how individual agency responded within the broader context of the group; in other words, depending on their positions, members acquired different degrees of benefits from the group.

Because of the relatively recent settlement, neighborhood B provided a less stratified and hierarchical context for a women's group than A. *We are not jealous* reflected this relative equality in its functions and organization, although it was obvious that authority in the group was concentrated in the hands of one woman. However, the narratives of members revealed that in spite of this, they felt that everyone participated and they also felt that they had economic, psychological and social support from the group. In C, the neighborhood still in the process of construction at the time of the interviews in 2001, the group named *We love our husbands* was also in the process of shaping its rules and structures. There was some uncertainty as to who was in fact the leader and about how the group functioned, but the need of financial assistance from the group for new houses, as well as the help it provided in organizing life cycle ceremonies, were obviously common and important reasons for the members to stay with the group.

Here, the pictures given of the three groups are those shaped by the narratives of individual group members focusing on their own life-histories in relation to their groups. Even though, to some extent, these narratives also refer to group dynamics, the interviews done in 2001 left questions about how the women interact within their groups unanswered. In other words, my method of interviewing the different members individually excluded a deeper understanding of how the women related to each other. One of the reasons for conducting focus group interviews with the

women when I returned to the field in 2008 was therefore, in addition to acquiring information on what had become of the groups, to see them from a different angle than that of the individual members. This turned out to be both an instructive and an interesting approach to the groups, which enabled me to get a broader and more modulated picture of them.

The return to the field after a time period of seven years gave a new perspective on my own relationship to it. The aim of the following Chapter 9 is to analyze and understand the groups on the basis of the additional lessons learned from this encounter with them.

9 2008 - RETURN TO RUFISQUE. AN ETHNOGRAPHIC ANALYSIS OF THE DEVELOPMENT OF THE WOMEN'S GROUPS.

9.1 FRUSTRATIONS, DILEMMAS AND REVELATIONS. MORE REFLECTIONS ON THE RESEARCHER'S POSITION

In April 2008, I returned to Rufisque in order to review the evolution and the actual situation of the three groups I had interviewed in 2001. Much had happened in seven years both in my own personal life and in the lives of the women included in my research. I was divorced, I had moved back to Finland and for a while I had abandoned the idea of writing a thesis about the women's groups in Senegal.²⁴ As so many years had passed, it was necessary to 'brush up' on my knowledge and also to get a new look at the whole question of how the groups articulate with their social environment. Looking at the groups through the concept of social capital had raised new questions about them, and although I had been to Rufisque several times since 2001, there had been no time for a deeper look at the individual groups or to question the members about group evolution.

On one of the first days of my stay in Senegal in April 2008 there were hunger riots in Dakar. They were triggered by the rising costs of living and by the high food prices in particular. As my previous trips to Senegal had made it clear to me that the economic situation for the poorest people was constantly deteriorating, the demonstrations were not surprising, but during the 11 years I lived in Senegal I had never experienced hunger riots. In spring 2008 food prices on the global market were exceptionally high, for several reasons. This event also indicated that the economic situation had developed from bad to worse for the women in Rufisque, and how to make ends meet was a frequent dilemma for many of them. In other words, if the economic situation had been difficult for a majority of the women I interviewed in 2001, it was even more critical in 2008. As the three weeks I spent in Rufisque that year progressed, I felt that the growing tensions caused by the deterioration

24 The interviews from 2001 had provided some of the background for a book about women in Rufisque written together with Margeritha Zilliacus (Rosenlew & Zilliacus, 2003). The book presented the everyday life of the women and was aimed for a broader public in Finland. The publishing was possible through the financing of different private foundations and the Finnish Ministry of Foreign Affairs. It was distributed free, except for a few copies sold through book stores. The money from the sales was directed to the functioning of the Women's Centre in Rufisque.

in the situation were almost tangible in the relationships within and between the groups. I also suffered personal attacks, both physical and psychological, which I had never experienced before in Senegal.

Since 2001, I had continued to be involved in the women's centre's activities and had been witnessing growing frictions and tensions within and around the Centre. Several meetings and attempts to collaborate in a constructive way had included all the actors involved in the building of the centre from the beginning, namely the municipality, different NGOs, and the representatives of the women themselves. However, all these efforts had failed to halt the process of disintegration of the original organization of the Centre. The fact that it did not get external funding for its activities was one source of disappointment for all, and the more resourceful women from the wealthier neighborhoods around the Centre more or less 'invaded' it, excluding most of the poorer women from the peripheral neighborhoods. The Finnish association through which I had collaborated with the centre could not pursue its partnership under these conditions and it became increasingly difficult to communicate with the women in charge. The woman chosen to be leader of the centre was illiterate and did not know any French, and I did not know her language, so direct communication with her was impossible. A friend, who had acted as my assistant and translator during my stays in Rufisque, had worked as the coordinator of the centre, but she was replaced. In other words, a resourceful group of women had 'hijacked' the centre and used it to pursue their own ends. For them, the involvement of the Finnish association I was involved with was a hindrance to their activities.²⁵ This was a disappointment for us who had been involved in the project from the beginning. On reflection, however, these events were a reflection of the hierarchical structure of Senegalese society and a takeover of the centre by the strongest elements was inevitable, as the women were supposed to manage their centre themselves.

As I had such mixed feelings about the developments in the Centre, the question of whether I should return to the field as a researcher became complicated. The leaders of one of the groups I had been involved with were those who had 'hijacked' the centre and my relationship to them had become more complicated as a result. It was a tricky balancing act to separate group issues from Centre issues in the discussions with the group. However, our joint activities concerning the centre had been a revelation for me as well as for some of the women themselves. In other words, even if my mission on the field this time was to pursue my research, because of the evolution of the centre and because of my engagement in it, the women I met and talked with no longer had a need to put up a neat façade for me

25 The activities involved transforming and selling local cereals. As these activities required the use of an open fire and demanded much space, other functions of the Centre, like the kindergarten and the sewing school for young girls, were systematically reduced. Thus, only a handful of women finally benefitted from the Centre.

– they had fallen along with the centre. Furthermore, as described in more detail in Chapter 3, my status as divorced and in several ways less resourceful than in 2001 also changed the way I was received in the field in 2008. This was to bring me closer to the women.

As a consequence of these particular circumstances in the third phase of fieldwork, the following analysis of the trajectories of the three women's groups included in the present study are intertwined with my narrative about my encounters with them in 2008. While conscious of the risks of slipping into 'navel-gazing' when involving reflexivity in ethnological analysis (Nagar and Geiger, 2007), I have judged it necessary to include descriptions of how I was personally received by the three groups during this phase. The very different ways I was received by the three groups were indeed evocative of their general developments.

The following narratives on the development of the three groups are primarily based on information given by group members in meetings with them as groups. I also met with some members individually in 2008, notably those who had been excluded from the groups. The title of each individual narrative is intended to get to the core of what had become of each group by April 2008.

9.2 HARD TIMES; THE BUSINESSWOMEN IN *OUR COMMON PRIDE*

From 2001 to 2008, the three particular women's groups from Rufisque under scrutiny for the purpose of the present study developed in different directions. Under growing economic and social strain, the groups adopted different survival strategies. Their choices of strategies reflect the hierarchical structure of Senegalese society and reveal significant differences in access to power.

Unlike the spontaneous creation of the women's groups in both B and C and their roots in the traditional women's self-help groups in Senegal, the women's group in A was originally created on the initiative of a young man working for a local NGO, who had an ambitious program for improving the lives of women in Senegal. This program first of all emphasizes the importance of creating small businesses and developing systems of credit in order to activate women to participate in the economies of their families²⁶. While, theoretically, the NGO stresses the importance of creating sustainable development on the existing structures of society, it is clear that the creation of 'artificial women's groups' (Ndione, 1994) had continued to be on the agenda of the NGO in question.

²⁶ See: <http://www.enda.sn/genre.htm>

In the preparatory phase of the women's centre, some of those who came to be the leading figures of *Our common pride* had been active and they were naturally continuing their active role in it in 2008, even if the building itself was not situated in their neighborhood, but some 1.5 km away from their homes. With the support of the above-mentioned NGO, a handful of the visible figures of the group were actively taking part and developing the activities of the Centre. The fact that their activities had alienated the less resourceful women from the peripheral neighborhoods was the root cause of conflict between them and me. To put it simply, for them, the Centre was 'theirs' because they were women and it was a women's centre. For me, as well as for the Finnish association I represented, the Centre was meant to serve all women in the surrounding neighborhoods, not only the women in *Our Common Pride*.

As a consequence of this conflict, even though I managed to arrange a meeting with the five members of the board of *Our Common Pride*, the atmosphere in our discussions was initially frosty and tense. To begin with, the women refused to answer my questions about the developments in *Our Common Pride*. Instead, claims were made about the book I had written. They questioned my 'goodness' and asked how my research had benefitted the group. When I explained that there was no money and that the small sum made through book sales had been used for the functioning of the Centre, there was silence. I explained that the benefit for them was that, at present, more people were aware of their situation and understood their lives, and that in the long run this would eventually be a good thing for all the women of Senegal. At the time it was extremely awkward to sit there and be accused of having used the women of *Our Common pride* for my own means, while I felt that, for years, I had spent time, effort and money in trying to help these same women through my contribution to the Centre.

Now, from a distance, I can see their point. What is the use of doing research about women's groups in a town like Rufisque, if the women themselves feel that they get no tangible benefits from it? Their everyday life is hard and they face real livelihood problems daily, in which the most pressing problem is how to find enough money to feed their children. My western feminist 'romantic' ideals about female solidarity and sharing had encountered the naked and rough reality of poor women and it was revealing to hear the change in the discourse of the women in this group.

The group had changed its leader and the former chairperson had been put aside. She was a respected person in the neighborhood, and somewhat older than the women who were now in charge. A hard-working widow, she supported a large family by selling fritters at the bus-station. Illiterate and very respectful of traditional values, she had not agreed with the post-2001 developments in *Our Common Pride*, and had eventually initiated an informal revolving savings bank with her colleagues at the bus station instead.

In 2008, the main activity of *Our Common Pride* was managing a loan giving system the individual members could benefit from. There was a sort of merger between the co-operative savings bank that provided micro-credits and *Our Common Pride*. There were new rules that were much stricter than the previous ones. In fact, the rules reflected the fact that the group was now clearly collaborating closely with the co-operative bank.

To begin with, there was a compulsory and yearly membership fee of 500 CFA francs (0,81€). Everyone who paid the fee got a membership card. Secondly, before a member could get a loan from the group, she had to accumulate a sum of 26,000 CFA francs (42€) on the group's account. Every month, 20 of those who had deposited the required sum were granted a loan from the group's kitty. In 2008, the group had 100 members and they had managed to get together a sum of 2 million CFA francs (3220€) in their revolving co-operative bank. The biggest loan available was 100,000 CFA francs (161€), the smallest 50,000 (80,5€). The loans had to be paid back within ten months, and a 10% interests was paid to the 'bank'. Once a year, the interest was supposed to be redistributed to the members.

The loans were to be paid back in monthly installments, and when it was paid a supplementary sum of 50 CFA francs (0,08€) was collected in an 'emergency bank'. Emergency money was available only for critical situations like funerals and illness; lending money for name giving ceremonies or marriages was out of the question.

The co-operative shop, where members had earlier been able to purchase items for credit and for wholesale prices, had been closed down because, according to the members of the board, the shop was too expensive to run. However, in some cases, the group could help a member in a critical situation by guaranteeing her purchases at the market place.

Generally speaking, the discourse and the attitude of the leading members of *Our Common Pride* had gained several degrees in formality and self consciousness since the individual discussions I had with them in 2001. They talked about themselves as 'great businesswomen', *grandes commerçantes*, and they had no sympathy for those who were less successful than they had been themselves. They emphasized the efficiency of the micro-credit system compared to the traditional ROSCA, and one of the new board members expressed the attitudes towards microfinance and ROSCAs with the following words:

*'Microfinance is much better than a ROSCA, because when the money comes from a ROSCA, the women feel that the money is theirs and they do what they want with it. The women work much better individually with money from microfinance, because the money is paid back with an interest, and the women really have to **work hard** to pay back.'*

When asked about what should be done for those women in the neighborhood, who do not have the strength or financial and human capacity to work and earn money individually, one of the members exclaimed:

'In Senegal, if it's too easy, nothing happens! We didn't wait to have a partner before working. We financed with our money, so everyone has to pay and make an effort. Even if it's small sums, slowly and steadily there is the whole sum of 26,000. That's solidarity. We make everyone pay 50 francs with their monthly payments. That's our solidarity bank.'

To my question about what the actual aim of the group was, the answer was 'sustainable development', 'environment'. When asked to be precise about what they meant, one of the board members answered: 'lots of money!' The other board members laughed at her and corrected her and said that she meant 'schooling'. It was obvious that the NGO discourse has landed on fertile ground with 'Our Common Pride, because many of the younger members were literate and had no difficulties in adopting it. Those who had no formal schooling perceived things differently.

Furthermore, the members of the board of *Our Common Pride* explained that their mission was to 'develop' persons who are not part of the group and that this was a part of their program.

'People in the neighborhood have seen that here, we have development, we are dynamic. They have seen our work and they want to come and work with us.'

The general impression of the group discussion I had with the board of *Our Common Pride* in April 2008, was that since 2001, those resourceful enough to benefit from the group had gained both in financial and social capital, in the sense that the ties between the women in leading positions were strengthened. However, there was an outspoken hostility towards former members who had either been excluded, or had excluded themselves, and who did not agree with the tightened and stricter policy of the group. Simultaneously, the discourse about the group was reduced to questions about hard work and money, while there was no more talk about psychological comfort the group could emanate to its members, or the mutual help it eventually provided. In fact, the group's activities were more or less reduced to distributing individual loans to members and collecting the reimbursements from the loans.

After having met the board of *Our Common Pride*, I talked with a former active member of the group. She had been among those interviewed in 2001 and she considered herself one of the founding members of the group. Economically, in 2008 she was in a very difficult situation, as she had lost her husband and was

still waiting to get a part of his small pension that she would have to share with the two other widows. She was alone in charge of a big household with 10 adults and 20 children. They survived thanks to the small vegetable trade she and some of her daughters managed in their own compound. Seven years earlier she made her living by catering for life cycle ceremonies in the neighborhood, but now she was too old and weak for that.

She told me that she needed a sum of 5,000 CFA francs (8, 05€) every day to feed the family, but frequently there simply was not enough money:

'Some days, there's no money and I have to let the children go and find food themselves. I don't want them to go and eat at other people's houses, but sometimes I go to bed with no money for the food. Sometimes, to fool the children, I boil just water with the fire from twigs I have gathered because I don't have money for gas or for charcoal. The children think that I'm cooking something and eventually they go to sleep...The next day I tell them that I had food for them, but that they fell asleep.'

She explained that it would bring enormous shame on her if she took a loan from *Our Common Pride* and was unable to pay it back. The problem was the interest to be paid and the involvement of the police if a loan was not paid back. But most of all she was concerned about the reputation of her household:

'I cannot go to Our Common Pride; the women there are the same age as my children and they would despise my children if they knew that we don't have money to buy food. What would people say? The women of Our Common Pride would just make fun of me. But, Our Common Pride should know that there are members who are in trouble. They should read the rules... They should be able to help members who are in trouble... Helping members in need should be one of the basic functions of the group. That is not the case and I haven't asked them for help...

The women's group that she herself had praised seven years earlier for being an important aid and support for the women in her neighborhood had failed her when her own situation had deteriorated. Now, she could only rely on her closest neighbors for some help. However, even if she was very critical of the board of *Our Common Pride*, she was reluctant to take up the question openly, as she wanted her children to be able to live in peace in the neighborhood.

In sum, *Our Common Pride* had developed into a private enterprise managed by the handful of women on the board. Those members resourceful enough to have access to the loans and who could pay their interests contributed to keeping the business going. There was no more room for anything other than lucrative business

and the women in neighborhood A were divided into those who were inside the circle of *Our Common Pride* and those who were excluded. It was clear that *Our common Pride* had survived as a group, but at the expense of those who were not resourceful enough to adapt to the new rules.

The difficult economic situation had also led to exclusions from the two other groups in this study, but these exclusions had happened differently and the groups had not been transformed totally, even if both *We are not Jealous* and *We Love Our Husbands* had both undergone major events that could be described as 'catastrophic'.

9.3 THE LIMITS OF SOLIDARITY; THE END OF THE ROSCA IN *WE ARE NOT JEALOUS*

In 2008 the leader of *We are not Jealous*, Mother A., kindly received me in her home, but for the first time since I first met her in 1993, there was something of a resigned undertone in her discourse. Clearly, she was preoccupied by the deterioration in the economic situation of her own household, as well as the difficulties in her neighborhood in general. There had been major changes in the structure and functions of *We are not Jealous*, but the group still existed. The ROSCA had ceased to exist four years earlier and there were other credit arrangements that concerned and included only 10 members. They were the ones closest to Mother A, those she told me she could trust. In fact, most of the women closest to her had participated in the interviews in 2001.

The ROSCA with about 100 participants, which Mother A had managed within *We are not Jealous* for 16 years, had ceased to exist because there were too many members who could not pay their dues anymore. Twice the former members of the ROSCA had formed a delegation to visit her and try to persuade her to start the ROSCA again, but both times she refused, because it had all become too complicated.

'It was too difficult to run after members who didn't pay back. The procedure when a woman cannot pay her part is as follows: a woman who has only paid parts but has stopped paying, has to wait to get her money back from the women who had got her money. For those who have already got the big sum it's more complicated. I have to take these women to the Police and in some cases I have to take a bailiff to the woman's house - and usually there is nothing to seize... So, in these cases I am responsible and I have to pay the others because these women have really nothing...'

Instead of managing the ROSCA, she now took a big loan – between 600,000 (966€) and 800,000 (1288€) CFA francs – about once a year in her own name,

but for the account of *We are not Jealous*. The loan was divided among the 10 trustworthy members, who all regularly paid back their loans with the money they earned by trading at the central market place. The loan was accorded by the Rufisque-based departmental federation of groups promoting women.²⁷ The two first months of the loan are 'free', but during the eight to ten succeeding months the loan has to be regularly repaid. Thus the group met once a month to give Mother A. the money, and she saw to it that the Federation was paid. There was an interest of 10% to be paid with the reimbursements, but the money from the interest was put in an account for the group. When the whole sum was reimbursed, the money from the interest was redistributed among the members of *We are not Jealous* in accordance with the sums they had paid, and the group could then take a new loan. So, in fact, the interest was a means of promoting saving, not a way for the Federation to earn money.

According to the rules for getting a loan from the Federation, Mother A. was obliged to go to the police station in order to get her loan papers certified every time she took out a loan. There are always several people with the same agenda at the police station, as all the various micro-credit institutions in Rufisque claim the same papers certified by the police. If a loan is not promptly reimbursed, the borrowers' property is swiftly seized with the help of bailiffs – and ultimately the police.

In spite of the risks involved, Mother A. took the loans in her own name and claimed no personal reimbursement for her services to the group. She collected 500 CFA francs from everyone when she took the loan, but only to pay for the transport from her home to the Federations bureau in Rufisque. Before, she paid for the transport herself, but it was too expensive in 2008.

The group had regular meetings once a month only, for the repayment of their loans. Otherwise, the members did not have time to see each other as frequently as before. This was because they were heavily occupied with managing their everyday lives.

'Life is very difficult. The women have to go to the market every morning, find money and cook for their children. Life in Senegal is not good now.'

However, even though the ROSCA had ceased to exist, *We are not Jealous* still participated in the life cycle ceremonies of its members, and the members still saw and met each other and functioned as mutual psychological support, even if the monetary support had ceased. With the conclusion of the ROSCA, the 'secret fund'

²⁷ Fédération départementale des groupements de promotion féminine de Rufisque is part of a national federation of women's groups working both in the rural and the urban context in Senegal. Their aim is especially to enable women's livelihoods by granting loans to women's groups. There is a participation fee in the federation, but the loans are given without interest.

for emergencies also came to an end. Nevertheless, in Mother A's discourse there was no contemptuous attitude towards those who had failed to pay their dues to the former ROSCA, but rather a dejected undertone when she spoke, a consequence of the difficulties affecting everyone.

Those of the members of *We are not Jealous* who were still trusted by the Mother and had access to the loan she took once a year had all succeeded in continuing their livelihoods as petty traders in the main marketplace. A few days after the meeting with Mother A., I met with six of them in Mother A's compound. One member had recently lost her husband, and another was very worried about her daughter who was in hospital because of complications after giving birth to twins, but they came nevertheless. I sensed no animosity towards me, but there were questions about my marital status and the whereabouts of my ex-husband. Clearly, the word had spread that I was divorced and there were sympathetic looks and sighs: '*Waaye, Anne...*'

Facing these hard working women who had myriads of problems concerning their livelihoods and the very survival of their families, I felt that I had failed them because I had not made the effort to stay with my husband through difficult times. The women thought about my children and referred to my ex-husband as the 'father of your children'. Even though no reproaches were given explicitly, I felt that my divorce met with very little understanding in this group.

The women's narratives about their lives were all quite similar. All referred to the daily difficulties in making ends meet and especially mentioned the high price of food as a reason for these difficulties. The women frequently had to face situations where there was not enough money to buy food and they had difficulties to sleep because of worry about money and livelihood. Problems could be temporarily 'solved' by taking loans. In 2008 several institutions made micro-credits available in Rufisque, but they all demanded collateral and official contracts certified by the police. The neighborhood shopkeepers helped by selling on credit to loyal customers when all else failed, but the customer had to be careful to pay back as soon as possible in order not to lose credibility.

The main content of the women's narratives was that 'everyone' had to juggle with debt, credits and loans. The creditors were friends, family, shopkeepers or institutions and a woman in charge of her household needed to maintain a good balance with all of them in order to manage her livelihood. The only possible livelihood was petty trade, and some capital was needed to initiate the trade. The women of *We are not jealous* had previously acquired that capital from the ROSCA, but now they had to rely on other means. To return to the situation of the women in neighborhood B, even if their economic situation had deteriorated, there were still different livelihood strategies available. Moreover, in spite of all the difficulties, the women continued to back each other up and help each other morally.

Another question handled with the women from *We are not Jealous* was their relationship to the Women's Centre I had been engaged with and which was situated

in their own neighborhood B. It turned out that the women from *We are not Jealous* were not regularly invited to the meetings and other events at the centre and they clearly had no feeling that the Centre belonged to them. Contrary to what had been agreed upon with the 'steering committee' of the Women's Centre²⁸, only a few women's groups had been engaged in its activities and the information about it had not been spread. It was clear that there was very little contact between the women in the adjacent neighborhoods A and B. For example, even if the women in B were aware of the credit arrangements of *Our Common Pride* in neighborhood A, the women in B had not been asked to join.

The conclusion is that, in April 2008, even if the atmosphere in *We are not Jealous* was very different from that in *Our Common Pride*, the consequence of the general economic deterioration had been the same for their members: only those resourceful enough still had access to the credit the group could provide. Without credit, it had proved almost impossible for a woman to initiate trade. In other words, the adverse economic situation triggered exclusion of those not resourceful enough to manage in spite of the growing difficulties. The groups could no longer provide flexible arrangements and 'secret funds' for members who, for one reason or another, found themselves in critical situations. The difference was that *We are not Jealous* still offered social and psychological comfort to all, regardless of their economic failures or performances, whereas the leaders of *Our Common Pride* had adopted a neoliberal discourse about the 'survival of the fittest' and excluded the 'weaker' elements.

As a result of this attitude, in neighborhood A a clear division of the neighborhood women into 'winners' and 'losers' was perceptible. There was no more talk of 'common pride' and the group had no ambitions to give support to the less resourceful women in their neighborhood. Nevertheless, open conflict was avoided by the women, because they did not want their children to be victims of quarrels. In B, the situation was better: despite the problems with the ROSCA, the women had managed to stay more or less united in their group. This was due in no small degree to the social skills of Mother A., as well as to her willingness to offer her own time and energy for the benefit of others.

9.4 THE NEW START OF *WE LOVE OUR HUSBANDS*

When I contacted the women in neighborhood C in April 2008, there was at first confusion about who, in fact, was the leader of the group *We Love our Husbands*.

28 The 'steering committee' included the local mayor, a representative of the NGO active in the neighborhoods around the Centre, the chairperson of the Centre, and also representatives of women's groups around the Centre.

As the interviews in 2001 had induced a feeling that, contrary to the situation in the other two groups, there was no unanimity about the leader of the group, this confusion was not surprising. In fact, the group had undergone major changes because the former leader, Mother M., had turned out to be dishonest and she had systematically stolen money from the ROSCA.

Mother M. had distributed many funds from the ROSCA to herself and to her co-wives. In the end, she could not pay for the multiple parts, and owed the ROSCA a substantial sum of money. She had also stolen from the 'secret fund', which was within her responsibility. When the felony was discovered, the wife of the '*chef de quartier*' took over. She had been a central figure in the group from the beginning, but as she told me herself, Mother M. was older than she was and it had thus been natural that she would be the leader.

The new leader reimbursed and sorted out the ROSCA herself and she in turn was reimbursed by Mother M. without police intervention, but Mother M. was forced to sell half of her house in order to regulate her situation.

It was obvious that it was difficult for Mother M. to admit the new situation to me and my arrival in neighborhood C with my questions about the group was awkward for her. But eventually she had to tell me that she was no longer leader of the group. However, she did not tell me the real reasons to her resignation, but referred instead to health problems.

Other meetings with different members of the group were arranged and I became more and more confused about the situation because at first, no one wanted to tell me what had happened. To make everything even more confusing, my recording device was stolen, as well as my camera. The camera was returned to me, but I never saw the recording device again. I started to feel quite lost and miserable myself, and in these circumstances it was not easy to sort matters out and to understand what had happened and what the actual situation of *We Love our Husbands* was.

Eventually, I was invited to the house of the new leader, with two other members of *We Love our Husbands* I had interviewed in 2001. It was obvious that her house was wealthier than Mother M's, and as the wife of the *Chef de quartier*, the new leader was a socially esteemed and trusted person. She told me what had happened since I met the group in 2001, and she emphasized that the group still existed and that there were new – and strict – rules. The functions of the groups had been divided into three distinct parts:

The ROSCA had 63 members and each member could only have one part in it. The weekly sum to be paid was 1,000 CFA francs (1,61€), but the big pot was 126,000 CFA francs (203€), as it was drawn only fortnightly. There were strict rules about punctuality: if a member was late in paying her part the fine was 250 CFA francs (0,4€) if it 'goes over the night', and 500 CFA francs (0,8€) if it 'goes over the second day'.

There was also a fund for mutual self help. The fines from the ROSCA went to the fund and the kitty served as help in life cycle festivities or when a member was in need of acute help. The money given out by the fund had to be restored to it.

The group also had the possibility to take out a big loan at a local mutual savings co-operative managed by an important NGO. *We Love our Husbands* had merged with another group and as a result had more credibility with the NGO than before. The loans were managed by the group, just as they were by *We are not Jealous* in neighbourhood B, but on a bigger scale.

One of the members of *We Love our Husbands* explained to me that she had taken a part in the loan – 25,000 CFA francs (40,26€) – and had used half of it to take part in the ROSCA. The other half was used for investment in trade. She regularly bought vegetables from a wholesaler, and resold them in her neighbourhood. This livelihood gave her enough income to pay back the loan in monthly instalments of 5,500 (8,86€) over five months. Consequently, the loan amassed 2,500 (4,03€) in interest to the co-operative bank of the NGO. She had used the money from the ROSCA to pay for her daughter's marriage, and she had also given her husband some money, because he was building a supplementary room to their house. She said that the most important thing for her was being able to take a part in the ROSCA, and that the possibility to take a loan had been helpful in that.

Another member present at the meeting emphasized the same aspects of her membership in the group: the ROSCA was the main source of capital and the loan from the co-operative had enabled her to take a part in the ROSCA. She also underlined the fact that the ROSCA pot was a much bigger sum now than in 2001, when the weekly sum was only 200 CFA francs.

The co-operative bank offered loans of different sizes. The smallest sum was 12,500 (20,13€), the biggest 50,000 (80,5€). The women would have liked to take bigger loans, but often the co-operative had insufficient funds money because there were constant problems with those who did not pay back their loans promptly. The co-operative's money had also been embezzled several times. According to the women in *We love our Husbands*, the ROSCA survived because they regularly needed bigger sums in order to keep up their livelihoods, arrange life cycle festivities, pay for construction in and around their houses, and so on. In 2008 the co-operative bank did not provide bigger sums for individuals. The money from the co-operative banks was meant for groups to share, which was the reason why the individual sums could never be substantial.

As in 2001, the members of *We Love our Husbands* said that the most important function of the group was the ROSCA. There was no talk about the women helping each other in other ways, but in fact there had been remarkable co-operation between the group members in order to sort out the problems created by the misappropriation of the ROSCA. No outsiders were involved, and in 2008 the ROSCA functioned more efficiently than before with clear rules and a bigger sum in the pot. The trust

in the former leader was gone, but the group had survived and the new leader seemed credible and trustworthy.

To summarize the situation of *We Love our Husbands* in April 2008, the group had managed to survive a catastrophic situation and had come out stronger from this crisis, a product of bad and dishonest leadership. The crisis had cleared the air and the group had reorganized their activities on a sounder basis. It was also obvious that in seven years, between 2001 and 2008, a neighbourhood like C had had time to develop and the members of the group had developed their relationships within the group too. The most urgent need for the women was no longer the construction of a place to live, but the financing of their livelihood activities and life cycle festivities. Although new sources of credit, notably micro-credits, had appeared since 2001 and were available to the women through their group, the ROSCA remained the most important source for the financing of their most urgent needs.

9.5 CONCLUSIONS: ORIGINS AND SUSTAINABILITY OF SOCIAL TIES

The conclusion drawn from the interviews with the three different women's groups in 2001 was that they were perceived as invaluable sources of social capital, both for their individual members and for their neighborhoods. It can be argued that they contributed to social cohesion, as their members declared that friendship and trust was created in them. In many of the interviews the women's groups' members explained that the group had brought 'peace' to their neighborhood, meaning that before the formation of the group it was more difficult for women to collaborate and to understand each other. For individual women, the groups were a source of psychological comfort in difficult times, as well as a point of access to loans that made the exercise of a livelihood possible. In fact, many aspects of the women's daily lives evolved around the groups, and their lives would have been much drearier without them.

A return to the three groups of the present study in 2008, after a seven-year interval, has given a new perspective on them. This revealed the significance of the underlying social and economic structures for the evolution of the groups and emphasized their differences. In particular, that of neighborhood A stands out, because it is composed of established and traditional old Rufisque families, and because the women's group had not arisen spontaneously as a response to the need of women for mutual support and acquaintance. The group had been founded on the initiative of a young man from a 'noble' family in the neighborhood, who had close contacts to an important local NGO. As a result, although leaders in the group had been chosen with respect for social norms and rules for hierarchy, the group '*Our common pride*' developed into what might be called a private enterprise for

a handful of members. This group, created through outside incentive, did not add to the social capital of a larger number of its members, nor for its neighborhood in general. Instead, when the general economic situation deteriorated, the group became a catalyst for social division in A. Similar indications that economic crisis may act as catalyst for the development of inequality in women's groups have, for example, been described by Ulla Vuorela (1986) in the Tanzanian context.

In B, as in C, the groups had come into existence spontaneously, pushed by the need of the women to collaborate and to get support from each other. As most of the women had moved to Rufisque from other parts of the country, they had no tradition and extended family to consider. They were free to choose their leaders among themselves, but respecting certain rules like those regarding age hierarchy, for example. In both B and C the women's groups swiftly developed into important institutions, as they gave the women a possibility to save through the ROSCAs in addition to offering a platform for women to meet and get to know each other.

The worsening of the economic crisis in Senegal triggered crises that involved serious financial losses for both '*We are not Jealous*' and '*We Love our Husbands*', but far from destroying the groups and creating discord in their neighborhoods, the women reorganized themselves and did their best to adapt to a new situation. In other words, these two groups had managed to develop enough social capital to resist dissolution even in times of adversity.

Once social capital has been created in a sustainable way, it has a crucial function in maintaining social cohesion in adverse situations. In this particular study, it was the sustainability of the social capital of groups in B and C that had obviously helped them to survive despite serious setbacks. In the analysis of the empirical evidence presented here, the following three conditions stand out as reasons for this:

First of all, the 'sustainable' women's groups had been spontaneously created on the incentive of the members themselves, encouraged by a need to ameliorate their everyday lives and to get support from others for financing and developing their livelihoods. The need was triggered by a deterioration of the general economic situation in the country, and by the growing unemployment of men, who had traditionally had the role of household breadwinners.

Secondly, these groups were composed of members whose relationships to each other were not fixed by a stratification pattern, while both were established in neighborhoods that were still in the process of establishment. In other words, the women had a relatively equal social status. There was also relative equality among them as regards both financial and human capital, as all had to work hard for their livelihoods and almost all were illiterate and without formal schooling.

The third condition that united the groups was that the power structure within them was built on traditional hierarchies based on factual distinctions like age, and there was a striving for transparency in decision making. Even if the power in these

groups was concentrated on the 'mother' of the group in the traditional way, the members felt that they could influence decisions made by the group.

In neighborhood A, none of these three conditions were present. First of all, the group had been created through an initiative external to the group itself. Second, the neighborhood had solidly established stratification patterns, because it was composed of old Rufisque families, and there was an unequal distribution of both financial and human capital, which was translated into inequality between the group members. Finally, decision making lacked in transparency and actual power hierarchies did not respect traditional norms.

10 SUMMARY AND CONCLUSIONS

To interpret the social ground of interventions appropriately is one of the central challenges of development research. Today, a growing number of development interventions in Africa are targeting women, and in consequence there is a real need for more knowledge about how women solve problems related to livelihood, especially in difficult socioeconomic situations. In this context, the aim of the present study has been to grasp the significance of traditional Senegalese women's groups for the livelihood of their members, as well as for the surrounding society. In the background there are the challenges of the growing micro-credit industry, aimed especially at women in the developing world and expected to be one of the solutions for eradicating poverty in the world.

10.1. WOMEN'S GROUPS, SOCIAL CAPITAL AND LIVELIHOODS IN RUFISQUE

One central concept supporting the introduction of micro-credits as means of development has been 'social capital', in the sense that collective loans, like the one's distributed by the Noble price laureate Grameen Bank, are expected to enhance trust and social cohesion within the loan-taking group, as well as in the broader society (Mayoux, 2000, Rankin, 2002, Maclean, 2010). However, in the development discourse, the introduction of the concept of 'social capital' has been controversial. Its enthusiasts have described it as the 'missing link in development' (Grootaert, 1998, The World Bank 2000/2001), but skeptical critics have accused them of blurring the concepts and omitting to mention its dark side (Fine, 2001, Mayoux, 2001, Rankin, 2002, Molyneux, 2002).

Different studies (Ndione, 1994, Piraux, 2000, Patterson, 2002, 2003, Guerin, 2006) have revealed that in the Senegalese context attempts to create financial support for women's economic activities through outside incentive, especially micro-credits, have had diverse and usually disappointing outcomes. In general, the main problem seems to be that micro-credits intended especially for women have been introduced in the developing world as a panacea without sufficient consideration for the complexities and specificities of the social structures in each society. At the same time, existing institutions, like the traditional women's groups in Senegal, have been overlooked and/or dismissed as obstructive, rather than looked to as potential platforms for development (Evers Rosander, 1997, Hyden, 2001).

Within this context, the main aim of the present study has been to understand the social significance of the numerous traditional women's groups in Senegal. The mission was to understand and to unravel the significance of women's groups from their members' point of view. Simultaneously, the task was to place the groups in their social and economic context and thus to understand the dynamics between the groups, their members and the surrounding community. Underlying both these approaches is the assumption that social capital forms an important part of individual (Bourdieu, 1980, Cleaver, 2005) as well as community livelihoods (Putnam, 1993, 2000, The World Bank 2000/2001, Chambers, 1995, Rakodi, 2002).

The empirical evidence of the present study is composed of diverse findings gathered over several years in the Senegalese town of Rufisque. A mapping of all associational life in the town done in 1993-1994 revealed the large number of women's groups existing in the different neighborhoods of the town; of all the diverse 279 associations there, more than half (56%) were women's groups. In 2001, 30 members belonging to 3 distinct women's groups were interviewed about their engagement in their groups. Finally, a follow-up of the groups involved in the interviews in 2001 was done in 2008. Consequently the research presented here covers a time-span of 15 years. Accordingly, an understanding of how the social and economic changes in the Senegalese society have marked the women's groups is an important background factor in the study.

In Rufisque women are traditionally responsible for petty informal trade in basic foodstuffs, mainly fish, fruit and vegetables. Of the 104 groups included in the mapping done in 1993-1994 and used in this study, 75% had some kind of rotating saving system, and most of the women used capital acquired from these as the basis for trading capital. The women's groups in Rufisque have three main functions and the different groups combine them according to their specific needs. The *tontine*, the Senegalese name for ROSCAs, rotating saving club associations, regularly provides one or several members with a substantial sum according to a pre-established order, while the traditional Senegalese *mbootay*, here named the *neighborhood group*, is a self help group that gets activated especially when there are life-cycle ceremonies like funerals or name giving festivities in the neighborhood. The *co-operatives* usually rent a common plot for growing vegetables, share the expenses and incomes of their activities and individually sell their products on the market.

10.2 WOMEN'S GROUPS AS SOURCES OF SOCIAL CAPITAL

The larger general picture given of the functioning and the significance of the numerous and various groups women form on their own initiative in Rufisque is that they form a network of very elementary economic self support on the micro-level.

However, looking purely from the perspective of monetary gain, economically the inherent potential income growth for the actors involved in this system is feeble, and they barely help to maintain a living. On the other hand, the groups play an important role as social support. Since the repercussions of structural adjustment programs have been severe for the economic circumstances of the majority of Senegalese, all available resources to increase resilience have been utilized. The strengthening of personal networks that the women's groups provide has been invaluable in the struggle against economic difficulties.

The interviews done in 2001 with 30 women from three different women's groups from adjacent neighborhoods in Rufisque gave an indication as to how the lives of the women articulate with belonging to their groups. The three different neighborhoods have disparate social structures largely as a result of the diverse origins of their population. However, in all three groups the majority of the women believed that they (as opposed to their husbands) carried the heaviest load when it came to the survival of their households. They described similar life trajectories that revealed how the weight of household economic responsibility has shifted from the husbands to them. In this context, the groups have had a growing importance for the women, both as psychological support and as a way to obtain access to a minimum level of financial support through the loans the groups provide for their members.

On the other hand, even if a majority of these (30) women considered themselves to be the main breadwinners in their households, they continued to follow rules which stated that they owed respect and obedience to their husbands – in some cases even when he was no longer in the household. In the poorest of the neighborhoods the group is called '*We love our husbands*' in order, at least symbolically, to minimize the importance of the fact that most men are out of work. Things are not as they should be in their households, but the women continue to act as if the men were still in charge. The groups helped their members to keep up the façade and were thus instrumental in maintaining traditional gender structures. In this way, the antagonism between men and women was muffled in a situation where the gender balance is seriously threatened because of the economic situation.

In 2001, therefore, the groups stood out as important sources of social capital for their individual members, but also for the maintenance of social cohesion in their neighborhoods. They gave their members strength and a platform for fighting against difficult odds and in difficult times. Names like '*We are not jealous*', '*We love our husbands*' and '*We have a common pride*' helped the members to maintain their pride and their courage, and they also reflected the picture the groups wanted to give of themselves as 'good' members of the normative society.

10.3 ADVERSITY AND THE LIMITS OF SOLIDARITY

In 2001 the individual group members interviewed about the role the group played in their lives especially emphasized the social support they got from the group. This was clearly expressed in descriptions of the groups as shields against a hostile social environment – ‘enemies’- and in narratives of how the groups represented islands of comfort in difficult life situations. This is another way of saying that the groups were what might be called sources of social capital for their members. In consequence, looking at the different components of the women’s livelihoods, the social capital emanating from the groups to their members provided them with a resource that compensated for the lack of both human capital (a majority of the women lack formal schooling) and financial capital (many of the husbands are out of work).

By 2008, when the final stage of the research was completed, the economic situation for the majority in Senegal had deteriorated badly, partly because of the rising cost of food on the global markets. This final phase of fieldwork included a follow up of the trajectories of the three groups described above. In contrast to the harmonious images depicted by the women’s group members in 2001, it revealed serious fractures and problems within the groups. In addition, a women’s centre constructed in the area of the groups involved in the present study had revealed the limits of solidarity between women from different neighborhoods and with different positions in the social hierarchy. The more resourceful women in the more privileged neighborhood had more or less taken over the Centre, while the other women had been pushed aside.

All three groups had experienced major difficulties with members who no longer honored their responsibilities towards the group. The three groups resolved the resulting dilemma in their own way. In A, only those resourceful enough to participate were accepted, or, to put it another way, women with weaker resources were no longer considered welcome, either as existing or as new members. As the rules and modalities for having access to a loan from the group were sharpened considerably, disadvantaged members were automatically excluded. In B, the ‘mother’ had personally paid for failing members and the group had completely abandoned the ROSCA. Nevertheless, the ‘mother’ now regularly took a personal loan from a local woman’s banking cooperative and shared it with a handful of women she trusted to pay back the loan. In C, the former ‘mother’ had embezzled the ROSCA and she had been replaced by a new leader who had made considerable personal efforts to maintain cohesion within the group. In sum, in all groups the ‘weakest links’ had been removed in order to ensure the survival of the group. For those who were still included by the groups, membership seemed more crucial than ever.

The trajectories of the three groups are strikingly similar, even if their structures and the neighborhoods they belonged to are different. The general and worsened economic situation had brought the limits of solidarity into salience and the groups continued their financial activities only with members who had the strength and potential to make regular contributions. In seven years, in regard to what women can achieve together the tone of the group members' narratives had changed from laudatory to become more individualistic, with the limits of solidarity drawn quite clearly.

Every group has its own characteristics, and the way a group is founded, whether spontaneously or by outside intervention, seems to be significant for the strength of the social ties that develop in the group and for the impact it will have on social cohesion in its neighborhood. Groups that have been created spontaneously and have been molded on the members own terms and according to their needs seem to survive adversity better. Above all, even if a group fails to maintain financial support for all its members, social and psychological support can be preserved within the larger group. In other words, a group that functions well as social capital for its members has other than purely monetary functions.

10.4 STRATIFICATION PATTERNS AND SOCIAL CAPITAL

The present study also reveals the importance of the origins and social structures of the neighborhood an urban Senegalese woman's group is established in. The focus in the study is on three neighborhoods that are adjacent, but which differ significantly in their social structures. The oldest of them, neighborhood 'A', has an established population with families that have lived in Rufisque for generations. Consequently, the neighborhood has developed stratification patterns that can be major obstacles to the development of new structures that might benefit and be accessible to a broad cross-section of the population. Using the terms of a model of social capital developed by Foley and Edwards (1999), access to the resource 'social capital', which it was hoped would emanate from a women's group installed in neighborhood A by a local NGO, has in the long run been limited to a handful of resourceful women because of an unequal stratification pattern.

The situation is different in neighborhoods B and C, where the population has settled only recently. In both neighborhoods the women have created their groups spontaneously and the members own needs have molded both their structures and functions. The two neighborhoods are recent and still under construction and the groups have been flexible enough to respond to the development of their neighborhoods. There has been an ongoing negotiation as to how the groups should confront the fluctuations of the socio-economic situation, and they have adapted and made efforts to avoid disintegration.

According to Bourdieu (1980, 1986) all forms of capital (economic, social, cultural, and symbolic) provide the key factors that define positions and possibilities for individuals engaged in any field. Also investment in social capital acts as a kind of strategy which serves as a mechanism to exchange other capitals. In these terms, there was an initially unequal distribution of different capitals in neighborhood A compared to neighborhoods B and C. This resulted in the failure of the women's group to emanate social or economic capital to more than a few resourceful women. In the case of neighborhood A, differences in access to social capital have resulted in economic and social cleavages (Maloney, Smith, and Stoker, 2000: 218).

The comparison between the trajectories of the women's groups in three neighborhoods with somewhat different stratification patterns also supports the theory that there are different kinds of social capital, notably *bridging* and *bonding* (Putnam, 2000:22). The bonding social capital is exclusive, while the bridging social capital is inclusive. In neighborhood A, the potential social capital of the group called *Our Mutual Pride* developed in a bonding direction because of the differences in access to social capital, while in neighborhoods B and C, the social capital that emanated from the groups *We are not jealous* and *We Love our Husbands* is more bridging because of the freer access to it: that is to say, because there was a more equal stratification pattern than in neighborhood A, mutual efforts were made to be inclusive.

In conclusion, the study at hand, stretching over a time span of 15 years from 1993 to 2008, shows the importance of the traditional Senegalese women's groups for their members, but also for the challenge of maintaining social cohesion. The groups get their strength from being embedded in social structures as well as from their flexibility to adapt to social change. A look at the historical evolution of the women's groups in Senegal reveals that they have adapted to changing social and economic structures ever since colonial times, and have always been a way for women to meet the specific challenges of a gendered society. At times when the overall economic situation has been good, the groups have had mainly recreational functions, while in economically difficult times, the groups have been important in maintaining women's livelihoods. Today, the load of external expectations on women's groups in general as well as the weight of the deterioration of the economic situation is putting a heavy strain on the groups. The study reveals the development of this strain as well as the way that the groups have adapted to it by maintaining only the strongest elements. In other words, from having been networks of social support and a source of social capital on a neighborhood level, the groups have developed so that they support only those who are resourceful and skilful enough to manage their livelihood through petty trade or other small business enterprises. Their social function is becoming a selective one, with a diminishing impact on the wellbeing or social capital of women in general. This

seems to be especially true of groups that are created through exogenous incentive and whose main purpose is to channel money from the traditional ROSCAs into the micro-credits industry.

10.5 SIGNIFICANCE AND LIMITS OF THE STUDY

The 15 years covered by the study provide a particularly long perspective for understanding the function of Senegalese women's groups as social capital as well as their significance for the livelihood of their members. The successive transformation of the groups into organizations that serve individual and instrumental needs rather than communitarian and collective efforts reveals a development by which social capital as a collective asset decreases while resourceful individuals strengthen their own social capital through networks that no longer support the feeblest members of society. As stated by Narayan (2002:60), when various forms of self help associations, like the traditional women's groups in Senegal, lose ground in a state that fails to fulfill its basic functions, the risks of social conflict grow. Especially in neighborhood A, where only a handful of women came to have access to both the financial and social capital of their group named '*Our common Pride*', the growing tension was almost tangible. The way the more resourceful women talked about the group revealed a contemptuous attitude towards the less resourceful women, while the 'weaker' women chose to withdraw from a group that had made membership increasingly the exclusive privilege of a few. In the two other neighborhoods an unequal stratification pattern was less evident, and the groups made efforts to develop their activities according to the needs of their members. Consequently, the ethnographic analysis of three different women's groups from neighborhoods with different stratification patterns supports the theory that social capital thrives in horizontal social structures rather than in vertical, hierarchical ones (Putnam 1993).

Furthermore, the results of the present study support the assumption that sustainable social capital is not easily created through exogenous pressure. On the contrary, it arises from trust and relationships between people who voluntarily and spontaneously choose to work together for a common goal. This implies a horizontal social structure where the actors are on an equal footing – for example all have moved into a new neighborhood from elsewhere and are therefore not trapped in frozen vertical hierarchies when dealing with each other

Finally, the temporal perspective reveals that in adverse economic situations the groups are unable to function as safety nets for the weakest members, who are frequently excluded from the groups. In Senegal today, women experience great strain and carry a heavy load as breadwinners and in this context the women's groups have evolved from recreational neighborhood groups for mutual self help to groups that are instrumental in maintaining their member's livelihoods. In this process

bridging social capital loses its strength on a neighborhood level and the women concentrate on closer networks, on bonding social capital. Similar developments have been identified elsewhere for example, in Bolivia (Maclean, 2010).

The limited scope of the empirical evidence presented here restrains any extensive general inference of the research results to the development field in general. However, the *insight* they inspire can well be transferred to other neighborhoods in the developing world and be used as tools in further research. Returning to the discussion in chapter 3 about the pragmatic approach in social science research and Morgan's (2007: 71) description of the three different paradigmatic approaches to data – qualitative, quantitative and pragmatic – the results presented here hopefully serve as 'pragmatic' inspiration for further research.

10.6 ISSUES FOR FUTURE RESEARCH

Fifty years ago, in 1960, when the anthropologist Denise Paulme edited a book about women in French-speaking West Africa, she concluded her introduction with questions about the future of African Women:

'What does the future offer for African women? Those women who are so independent, so courageous, and so used to relying on no one but themselves? Already many of them are set up in businesses of their own. But if they are to do more than simply make money, they must be given opportunities for exercising their talent for organization, their energy, and their practical sense.' (Paulme, 1971:15)

Exactly the same questions remain today. Women are 'simply making money' and their own way of organizing – for example in women's groups – is rarely recognized for its social value. If the value is recognized, the recognition is superficial and manipulative in the development discourse, justifying interventionist attitudes in development cooperation. Therefore more research is needed to grasp the value and significance of the work women do, for example in everyday trading with basic foodstuffs. Petty trade with fish or vegetables may seem a negligible occupation from an economists' point of view, but it can be crucial for the livelihood of the majority in a town like Rufisque. Environmental questions concerning the sustainability of both fishing and vegetable growing are therefore central for the women in Rufisque. They are more than capable of organizing their businesses and the financing of them, but powerless when it comes to fighting against excessive industrial fishing in Senegalese waters.

Finally, it is important to emphasize that in the development industry the limelight has been on women in developing countries in general and in Africa in particular for decades. As the present study reveals, women are to a growing extent responsible for the livelihoods of their families, while the role of men as

breadwinners is shrinking. The micro-credit industry has been focused on women, whose entrepreneurial virtues as well as superior creditworthiness compared to men have been emphasized. What has been emphasized less, however, is the fact that the women work and live under considerable strain in conditions that could be described as a succession of crises and that they are constantly forced to find new ways to subsist in a variety of adverse situations. The real problems are structural and they have resulted in extensive unemployment of African men. What might look like women's 'economic independence' and 'empowerment' seen through 'Western eyes', is in fact women fighting for the subsistence of their families when others fail. These structural problems are not solved by the provision of micro-credits to women.

APPENDIX

The survey 1993-94. Questions to representatives of associations or groups in Rufisque

Date of the interview

Name and function of the person answering the questions

1. Name and address of the group or association?
2. Name of the chair or the leader of the group?
3. What kind of association or group is it?
4. When was the group or association founded?
5. Is the group or association
 1. Very little active?
 2. Quite active?
 3. Very active?
6. What are the main activities of the group or association? For ROSCAs please give precisions on the sums involved and the frequencies of payments
7. How many members are there?
8. How many members take actively part in the activities of the association or group?
9. Is there a yearly fee for members? How big is it?
10. Has the group received money or other subventions from the state or other organizations?
yes (0) no (1)
11. If yes, what was this subvention?..
12. Who are the members of the association or group?
Women (0)
Men (1)
Women and men (2)

13. What generations are represented in the association or the group?

Young (0)

Young adults (1)

Mature adults (2)

Third age (3)

All generations (4)

14. Does the association or the group have members

only in its neighborhood? (0)

in several neighborhoods? (1)

in all Rufisque? (2)

also outside Rufisque? (3)

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